

1040EZ

INSTRUCTIONS 2014



makes doing your taxes
faster and easier.



is the fast, safe, and free
way to prepare and e-file
your taxes.
See www.irs.gov/freefile.

Get a faster refund, reduce errors, and save paper.
For more information on **IRS e-file** and Free File,
see Options for e-filing your returns in these
instructions or click on **IRS e-file** at IRS.gov.

2014 TAX CHANGES

See *What's New* in these instructions.

FUTURE DEVELOPMENTS

For the latest information about developments
related to Form 1040EZ and its instructions, such
as legislation enacted after they were published,
go to www.irs.gov/form1040ez.



Department of the Treasury Internal Revenue Service IRS.gov



Department
of the
Treasury

**Internal
Revenue
Service**

Table of Contents

Contents	Page	Contents	Page
Introduction	<u>3</u>	Earned Income Credit (EIC)	<u>12</u>
Section 1—Before You Begin	<u>3</u>	Refund	<u>18</u>
What's New	<u>3</u>	Amount You Owe	<u>20</u>
You May Benefit From Filing Form 1040A or 1040 in 2014	<u>4</u>	Third Party Designee	<u>21</u>
Section 2—Filing Requirements	<u>5</u>	Signing Your Return	<u>22</u>
Do You Have To File?	<u>5</u>	Section 4—After You Have Finished	<u>23</u>
When Should You File?	<u>5</u>	Return Checklist	<u>23</u>
Checklist for Using Form 1040EZ	<u>5</u>	Filing the Return	<u>23</u>
Should You Use Another Form?	<u>6</u>	Section 5—General Information	<u>24</u>
What Filing Status Can You Use?	<u>6</u>	The Taxpayer Advocate Service Is Here To Help You	<u>25</u>
Filing Requirement Charts	<u>7</u>	Suggestions for Improving the IRS Taxpayer Advocacy Panel	<u>26</u>
Where To Report Certain Items From 2014 Forms W-2, 1097, 1098, and 1099	<u>8</u>	Section 6—How To Get Tax Help	<u>26</u>
Section 3—Line Instructions for Form 1040EZ	<u>9</u>	Recorded Tax Help (TeleTax)	<u>28</u>
Name and Address	<u>9</u>	Tax Table for 2014	<u>30</u>
Social Security Number (SSN)	<u>9</u>	Disclosure, Privacy Act, and Paperwork Reduction Act Notice	<u>39</u>
Presidential Election Campaign Fund	<u>9</u>	Major Categories of Federal Income and Outlays for Fiscal Year 2013	<u>40</u>
Income	<u>10</u>	Index	<u>42</u>
Payments, Credits, and Tax	<u>12</u>	Where Do You File?	<u>43</u>

Introduction

About These Instructions

We have designed the instructions to make it as simple and clear as possible to file your tax return. We did this by arranging the instructions for Form 1040EZ preparation in the most helpful order.

- “Section 2—Filing Requirements” helps you decide if you even have to file.
- “Section 3—Line Instructions for Form 1040EZ” follows the main sections of the form, starting with “Top of the Form” and ending with “Signing Your Return.” Cut-outs from the form connect the instructions visually to the form.
- “Section 4—After You Have Finished” gives you a checklist for completing a return. It also gives you information about filing the return.
- “Section 6—How To Get Tax Help” has topics such as how to get tax help, forms, instructions, and publications. It also gives you other useful information, such as how to check the status of a refund.

Helpful Hints

Future Developments. For the latest information about developments related to Form 1040EZ and its instructions, such as legislation enacted after they were published, go to www.irs.gov/form1040ez.

Filing status. We want you to use the proper filing status as you go through the instructions and tables. You can use Form 1040EZ to file as “Single” or “Married filing jointly.”

If you qualify for another filing status, such as “Head of household” or “Qualifying widow(er) with dependent child,” you may be able to lower your taxes by using Form 1040A or 1040 instead. See Pub. 501, Exemptions, Standard Deduction, and Filing Information, for more information.

Icons. We use icons throughout the booklet to draw your attention to special information. Here are some key icons:



IRS e-file. This alerts you to many online benefits, particularly electronic tax filing, available to you at IRS.gov.



Tip. This lets you know about possible tax benefits, helpful actions to take, or sources for additional information.



Caution. This tells you about special rules, possible consequences to actions, and areas where you need to take special care to make correct entries.

Writing in information. Sometimes we will ask you to make an entry “in the space to the left of line . . .” The following example (using line 1) will help you make the proper entry:

Income	1 Wages, salaries, and tips. This Attach your Form(s) W-2.	W-2. <div style="border: 1px solid black; height: 20px; width: 100%;"></div>
	Do not make the entry here.	Make the entry here.

Section 1—Before You Begin

Even if you can use Form 1040EZ, it may benefit you to use Form 1040A or 1040 instead. See [Should You Use Another Form](#) in Section 2, later.

What's New

Health care: individual responsibility. You must either:

- Indicate on line 11 that you, your spouse (if filing jointly), and any individual you could claim as a dependent had health care coverage throughout 2014,
- Claim a coverage exemption from the health care coverage requirement for some or all of 2014 and attach Form 8965, or
- Make a shared responsibility payment if, for any month in 2014, you, your spouse (if filing jointly), or any individual you could claim as a dependent did not have coverage and do not qualify for a coverage exemption.

See the instructions for line 11 and Form 8965 for more information.

Earned income credit (EIC). You may be able to take the EIC if you earned less than \$14,590 (\$20,020 if married filing jointly).

See [Lines 8a and 8b, Earned Income Credit \(EIC\)](#) in Section 3, later.

Medicare waiver payments. If you received certain payments under a Medicaid waiver program for caring for someone who lives in your home with you, you may be able to exclude these payments from your income.

If you reported these payments on your return for 2013 or an earlier year, see <http://www.irs.gov/Individuals/Certain-Medicaid-Waiver-Payments-May-Be-Excludable-From-Income>. You may want to file Form 1040X to amend that prior year return.

Mailing your return. If you live in Missouri and need to make a payment with your paper return, you will need to mail it to a different address this year. See *Where Do You File?* at the end of these instructions.

Direct Deposit. To combat fraud and identity theft, the number of refunds that can be directly deposited to a single financial account or prepaid debit card is now limited to three a year. After this limit is exceeded, paper checks will be sent instead.

Direct pay. The best way to pay your taxes is with IRS Direct Pay. It's the safe, easy, and free way to pay from your checking

or savings account in one online session. Just click on "Pay Your Tax Bill" on IRS.gov.

You May Benefit From Filing Form 1040A or 1040 in 2014

Due to the following tax law changes for 2014, you may benefit from filing Form 1040A or 1040, even if you normally file Form 1040EZ. See the instructions for Form 1040A or 1040, as applicable.

Premium tax credit. You may be eligible to claim the premium tax credit if you or your spouse enrolled in health insurance through the Health Insurance Marketplace, but you must use Form 1040A or 1040 to do so. You may also be eligible to claim the premium tax credit for any dependent you claim on Form 1040A or 1040 who enrolled in health insurance through the Health Insurance Marketplace.

Advance payments of the premium tax credit. Advance payments of the premium tax credit may have been made to the health insurer to help pay for the insurance coverage for you or your spouse. If advance payments of the premium tax credit were made, you must file a 2014 Form 1040A or 1040 and Form 8962. If you enrolled another individual in insurance coverage, advance payments of the premium tax credit were made for that individual, and no one else is claiming the personal exemption for that individual (for example, by claiming the individual as a dependent), you must file Form 1040A or 1040 and Form 8962.

Form 1095-A. If you or your spouse enrolled in health insurance through the Marketplace, you should have received Form(s) 1095-A. You may also have received Form(s) 1095-A if you enrolled another individual in health insurance through the Marketplace. If you received Form(s) 1095-A for 2014 for yourself, your spouse, or an individual you plan to claim as a dependent, file Form 1040A or 1040. Save any Form 1095-A you receive. It will help you figure your premium tax credit. If you received a Form 1095-A for an individual you do not claim as a dependent, you should provide a copy to the taxpayer who is claiming the personal exemption for that individual (for example, by claiming the individual as a dependent). If you did not receive a Form 1095-A, contact the Marketplace.

Earned income credit (EIC) if children lived with you. The maximum adjusted gross income (AGI) you can have and still claim the EIC has increased. You may be able to claim the credit if your AGI is less than the amount below that applies to you. The maximum investment income you can have and still claim the credit is \$3,350.

You may be able to claim a larger EIC using Form 1040A or 1040 if:

- Three or more children lived with you and you earned less than \$46,997 (\$52,427 if married filing jointly),
- Two children lived with you and you earned less than \$43,756 (\$49,186 if married filing jointly), or
- One child lived with you and you earned less than \$38,511 (\$43,941 if married filing jointly).

Death of a Taxpayer

If a taxpayer died before filing a return for 2014, the taxpayer's spouse or personal representative may have to file and sign a return for that taxpayer. A personal representative can be an executor, administrator, or anyone who is in charge of the deceased taxpayer's property. If the deceased taxpayer did not have to file a return but had tax withheld, a return must be filed to get a refund. The person who files the return must enter "Deceased," the deceased taxpayer's name, and the date of death across the top of the return. If this information is not provided, it may delay the processing of the return.

You can file a joint return even if your spouse died in 2014 as long as you did not remarry in 2014. You can also file a joint return even if your spouse died in 2015 before filing a return for 2014. A joint return should show your spouse's 2014 income before death and your income for all of 2014. Enter "Filing as surviving spouse" in the area where you sign the return. If someone else is the personal representative, he or she also must sign.

The surviving spouse or personal representative should promptly notify all payers of income, including financial institutions, of the taxpayer's death. This will ensure the proper reporting of income earned by the taxpayer's estate or heirs. A deceased taxpayer's social security number should not be used for tax years after the year of death, except for estate tax return purposes.

Claiming a refund for a deceased taxpayer. If you are filing a joint return as a surviving spouse, you only need to file the tax return to claim the refund. If you are a court-appointed representative, file the return and include a copy of the certificate that shows your appointment. All other filers requesting the deceased taxpayer's refund must file the return and attach Form 1310.

For more details, use TeleTax topic 356 or see Pub. 559.

Foreign Financial Assets

If you had foreign financial assets in 2014, you may have to file Form 8938 with your return. If you have to file Form 8938, you must use Form 1040. You cannot use Form 1040EZ. For more information about foreign financial assets and the requirements for filing Form 8938, see the Instructions for Form 8938.

Parent of a Kidnapped Child

If your child is presumed by law enforcement authorities to have been kidnapped by someone who is not a family member, you may be able to take the child into account in determining your eligibility for the head of household or qualifying widow(er) filing status, the dependency exemption, the child tax credit, and the earned income credit (EIC). But you have to file Form 1040A or 1040 to claim these benefits. For details, see Pub. 501 (Pub. 596 for the EIC).

Section 2—Filing Requirements

These rules apply to all U.S. citizens, regardless of where they live, and resident aliens.



Have you tried IRS e-file? It's the fastest way to get your refund and it's free if you are eligible. Visit IRS.gov for details.

Do You Have To File?

Were you (or your spouse if filing a joint return) age 65 or older at the end of 2014? If you were born on January 1, 1950, you are considered to be age 65 at the end of 2014.

- ☐ **Yes.** Use Pub. 501 to see if you must file a return. If so, use Form 1040A or 1040.
- ☐ **No.** Use the Filing Requirement Charts, later in this Section 2, to see if you must file a return. See the *Tip* next if you have earned income.



Even if you do not have to file a return, you should file one to get a refund of any federal income tax withheld. You also should file if you are eligible for the earned income credit.

Death of taxpayer in 2014. If you are preparing a return for someone who died in 2014, use the Filing Requirement Charts, later in this section, only if the person died at least 2 days before his or her 65th birthday. Otherwise, use Pub. 501 to see if you must file a return.

Exception for certain children under age 19 or full-time students. If certain conditions apply, you can elect to include on your return the income of a child who was under age 19 at the end of 2014 or was a full-time student under age 24 at the end of 2014. To do so, use Forms 1040 and 8814. If you make this election, your child does not have to file a return. For details, use TeleTax topic 553 or see Form 8814.

A child born on January 1, 1991, is considered to be age 24 at the end of 2014. Do not use Form 8814 for such a child.

Resident aliens. These rules also apply if you were a resident alien. Also, you may qualify for certain tax treaty benefits. See Pub. 519 for details.

Nonresident aliens and dual-status aliens. These rules also apply if you were a nonresident alien or a dual-status alien and both of the following apply.

- You were married to a U.S. citizen or resident alien at the end of 2014.
- You elected to be taxed as a resident alien.

See Pub. 519 for details.



Specific rules apply to determine if you are a resident alien, nonresident alien, or dual-status alien. Most nonresident aliens and dual-status aliens have different filing requirements and may have to file Form 1040NR or 1040NR-EZ. Pub. 519 discusses these requirements and other information to help aliens comply with U.S. tax law.

When Should You File?

File Form 1040EZ by **April 15, 2015**. If you file after this date, you may have to pay interest and penalties. See [What if You Cannot File on Time?](#) in Section 4, later, for information on how to get more time to file. There is also information about interest and penalties.

If you were serving in, or in support of, the U.S. Armed Forces in a designated combat zone or contingency operation, you may be able to file later. See Pub. 3 for details.

Checklist for Using Form 1040EZ

You can use Form 1040EZ if **all** the items in the following checklist apply.

- ☐ Your filing status is single or married filing jointly. If you were a nonresident alien at any time in 2014, see *Nonresident aliens* below.
- ☐ You do not claim any dependents.
- ☐ You do not claim any adjustments to income. See the TeleTax topics for *Adjustments to Income* at www.irs.gov/taxtopics.
- ☐ If you claim a tax credit, you claim only the earned income credit. See the TeleTax topics for *Tax Credits* at www.irs.gov/taxtopics.
- ☐ You (and your spouse if filing a joint return) were under age 65 and not blind at the end of 2014. If you were born on January 1, 1950, you are considered to be age 65 at the end of 2014 and cannot use Form 1040EZ.
- ☐ Your taxable income (line 6 of Form 1040EZ) is less than \$100,000.
- ☐ You had only wages, salaries, tips, taxable scholarship or fellowship grants, unemployment compensation, or Alaska Permanent Fund dividends, and your taxable interest was not over \$1,500.
- ☐ If you earned tips, they are included in boxes 5 and 7 of your Form W-2.
- ☐ You do not owe any household employment taxes on wages you paid to a household employee. To find out who owes these taxes, use TeleTax topic 756.
- ☐ You are not a debtor in a chapter 11 bankruptcy case filed after October 16, 2005.
- ☐ Advance payments of the premium tax credit were not made for you, your spouse, or any individual you enrolled in coverage for whom no one else is claiming the personal exemption.

If you do not meet all of the requirements, you must use Form 1040A or 1040. Use TeleTax topic 352 to find out which form to use.

Nonresident aliens. If you were a nonresident alien at any time in 2014, your filing status must be married filing jointly to use Form 1040EZ. If your filing status is not married filing jointly, you may have to use Form 1040NR or 1040NR-EZ. Specific rules apply to determine if you were a nonresident or resident alien. See Pub. 519 for details, including the rules for students and scholars who are aliens.

Should You Use Another Form?

Even if you can use Form 1040EZ, it may benefit you to use Form 1040A or 1040 instead. For example, you can claim the head of household filing status (which usually results in a lower tax than single) only on Form 1040A or 1040. You can claim the retirement savings contributions credit (saver's credit) only on Form 1040A or 1040. For more information on the retirement savings contributions credit, use TeleTax topic 610.

Premium tax credit. If you or your spouse enrolled in health insurance through the Health Insurance Marketplace you may be eligible for a premium tax credit. You must file Form 1040A or 1040 to claim the premium tax credit. You may also be eligible to claim the premium tax credit for any dependent you claim on Form 1040A or 1040 who enrolled in health insurance through the Health Insurance Marketplace. For more information on the premium tax credit, see Pub. 974.

Tax benefits for education. If you paid higher education expenses, you may be eligible for a tax credit or deduction. You may be eligible to claim a credit (and receive a refund) even if you owe no income tax. You must file Form 1040A or 1040 to claim these tax benefits. For more information on tax benefits for education, see Pub. 970.

Itemized deductions. You can itemize deductions only on Form 1040. You will benefit by itemizing if your itemized deductions total more than your standard deduction. For 2014, the standard deduction is \$6,200 for most single people and \$12,400 for most married people filing a joint return. Use TeleTax topic 501. But if someone can claim you (or your spouse if married) as a dependent, your standard deduction is the amount on line E of the Worksheet for Line 5 on the back of Form 1040EZ.

What Filing Status Can You Use?

Single. Use this filing status if any of the following was true on December 31, 2014.

- You were never married.
- You were legally separated, according to your state law, under a decree of divorce or separate maintenance. But if your divorce was not final (an interlocutory decree), you are considered married and cannot use the single filing status.
- You were widowed before January 1, 2014, and did not remarry in 2014.

Married filing jointly. Use this filing status if any of the following apply.

- You were married at the end of 2014, even if you did not live with your spouse at the end of 2014.
- Your spouse died in 2014, and you did not remarry in 2014.
- You were married at the end of 2014, and your spouse died in 2015 before filing a 2014 return.

If you and your spouse file jointly, report your combined income and deduct your combined allowable expenses on one return. You can file a joint return even if only one of you had income or if you did not live together all year. However, both of you must sign the return. Once you file a joint return, you cannot choose to file separate returns for that year after the due date of the return.

Same-sex marriage. For federal tax purposes, individuals of the same sex are considered married if they were lawfully married in a state (or foreign country) whose laws authorize the marriage of two individuals of the same sex, even if the state (or foreign country) in which they now live does not recognize same-sex marriage. The term "spouse" includes an individual married to a person of the same sex if the couple is lawfully married under state (or foreign) law. However, individuals who have entered into a registered domestic partnership, civil union, or other similar relationship that is not considered a marriage under state (or foreign) law are not considered married for federal tax purposes. For more details, see Pub. 501.

Joint and several tax liability. If you file a joint return, both you and your spouse are generally responsible for the tax and interest or penalties due on the return. This means that if one spouse does not pay the tax due, the other may have to. Or, if one spouse does not report the correct tax, both spouses may be responsible for any additional taxes assessed by the IRS. You may want to file separately if:

- You believe your spouse is not reporting all of his or her income, or
- You do not want to be responsible for any taxes due if your spouse does not have enough tax withheld or does not pay enough estimated tax.

If you want to file separately, you must use Form 1040A or 1040. You cannot use Form 1040EZ. See [Innocent spouse relief](#) in Section 5, later.

Filing Requirement Charts



Chart A and B users—if you have to file a return, you may be able to file Form 1040EZ. See [Checklist for Using Form 1040EZ](#), earlier.

Chart A—For Most People

IF your filing status is . . .	AND your gross income* was at least . . .	THEN . . .
Single	\$10,150	File a return
Married filing jointly**	\$20,300	File a return

***Gross income** means all income you received in the form of money, goods, property, and services that is not exempt from tax, including any income from sources outside the United States or from the sale of your main home (even if you can exclude part or all of it).

**If you did not live with your spouse at the end of 2014 (or on the date your spouse died) and your gross income was at least \$3,950, you must file a return.

Chart B—For Children and Other Dependents

If your parent (or someone else) can claim you as a dependent, use this chart.



To find out if your parent (or someone else) can claim you as a dependent, see Pub. 501.

File a return if any of the following apply.

- Your **unearned income**¹ was over \$1,000.
- Your **earned income**² was over \$6,200.
- Your **gross income**³ was more than the **larger** of—
 - \$1,000, or
 - Your earned income (up to \$5,850) plus \$350.

¹ **Unearned income** includes taxable interest, ordinary dividends, and capital gain distributions. It also includes unemployment compensation, taxable social security benefits, pensions, annuities, and distributions of unearned income from a trust.

² **Earned income** includes salaries, wages, tips, professional fees, and taxable scholarship or fellowship grants.

³ **Gross income** is the total of your unearned and earned income.

Chart C—Other Situations When You Must File


You must file a return using Form 1040A or 1040 if **any** of the following apply for 2014.

- You owe tax from the recapture of an education credit (see **Form 8863**).
- You claim a credit for excess social security or tier 1 RRTA tax withheld.
- You claim a credit for the retirement savings contributions credit (saver's credit) (see **Form 8880**).
- You claim a premium tax credit (see **Form 8962**).
- Advance payments of the premium tax credit were made for you, your spouse, or any individual you enrolled in coverage for whom no one else is claiming the personal exemption. You should have received Form(s) 1095-A showing the amount of the advance payments, if any.

You must file a return using Form 1040 if **any** of the following apply for 2014.

- You owe any special taxes, such as social security and Medicare tax on tips you did not report to your employer or on wages you received from an employer who did not withhold these taxes.
- You owe write-in taxes, including uncollected social security and Medicare or RRTA tax on tips you reported to your employer or on group-term life insurance.
- You had net earnings from self-employment of at least \$400.
- You had wages of \$108.28 or more from a church or qualified church-controlled organization that is exempt from employer social security and Medicare taxes.
- You owe any recapture taxes, other than from the recapture of an education credit, including repayment of the first-time homebuyer credit (see **Form 5405**).
- You owe additional tax on a qualified plan, including an individual retirement arrangement (IRA), or other tax-favored account. But if you are filing a return only because you owe this tax, you can file **Form 5329** by itself.
- You owe household employment taxes. But if you are filing a return only because you owe this tax, you can file **Schedule H (Form 1040)** by itself.
- You (or your spouse if filing jointly) received Archer MSA, Medicare Advantage MSA, or health savings account distributions.
- You received a Form W-2 that incorrectly includes in box 1 amounts that are payments under a Medicaid waiver program, and you cannot get a corrected W-2, or you received a Form 1099-MISC that incorrectly reported these payments to the IRS.

Where To Report Certain Items From 2014 Forms W-2, 1097, 1098, and 1099

 IRS e-file takes the guesswork out of preparing your return. You may also be eligible to use Free File to file your federal income tax return. Visit www.irs.gov/efile or see *Options for e-filing your returns*, later, for details.

Part 1	Items That Can Be Reported on Form 1040EZ	If any federal income tax withheld is shown on the forms in Part 1, include the tax withheld on Form 1040EZ, line 7.
Form	Item and Box in Which It Should Appear	Where To Report on Form 1040EZ
W-2	Wages, tips, other compensation (box 1) Allocated tips (box 8)	Line 1 See the instructions for Form 1040EZ, line 1
1099-G	Unemployment compensation (box 1)	Line 3
1099-INT	Interest income (box 1) Interest on U.S. savings bonds and Treasury obligations (box 3) Tax-exempt interest (box 8)	See the instructions on Form 1099-INT and the instructions for Form 1040EZ, line 2 See the instructions for Form 1040EZ, line 2 See the instructions for Form 1040EZ, line 2
1099-OID	Original issue discount (box 1) Other periodic interest (box 2)	See the instructions on Form 1099-OID See the instructions on Form 1099-OID
SSA-1099	Social security benefits	See the instructions for Form 1040EZ, line 6
RRB-1099	Railroad retirement benefits	See the instructions for Form 1040EZ, line 6
Part 2	Items That May Require Filing Another Form	
Form	Item and Box in Which it Should Appear	Other Form
W-2	Dependent care benefits (box 10) Adoption benefits (box 12, code T) Employer contributions to a health savings account (box 12, code W) Amount reported in box 12, code R or Z Uncollected social security and Medicare or RRTA tax (box 12, Code A, B, M, or N)	Must file Form 1040A or 1040 Must file Form 1040 Must file Form 1040 if required to file Form 8889 (see the instructions for Form 8889) Must file Form 1040 Must file Form 1040
W-2G	Gambling winnings (box 1)	Must file Form 1040
1097-BTC	Bond tax credit	Must file Form 1040
1098-E	Student loan interest (box 1)	Must file Form 1040A or 1040 to deduct
1098-T	Qualified tuition and related expenses (box 1)	Must file Form 1040A or 1040 to claim, but first see the instructions on Form 1098-T
1099-C	Canceled debt (box 2)	Generally must file Form 1040 (see Pub. 4681)
1099-DIV	Dividends and distributions	Must file Form 1040A or 1040
1099-INT	Early withdrawal penalty (box 2) Interest on U.S. savings bonds and Treasury obligations (box 3) Foreign tax paid (box 6)	Must file Form 1040 to deduct See the instructions on Form 1099-INT Must file Form 1040 to deduct or take a credit for the tax
1099-LTC	Long-term care and accelerated death benefits	Must file Form 1040 if required to file Form 8853 (see the instructions for Form 8853)
1099-MISC	Miscellaneous income	Must file Form 1040
1099-OID	Early withdrawal penalty (box 3)	Must file Form 1040 to deduct
1099-Q	Qualified education program payments	Must file Form 1040
1099-R	Distributions from pensions, annuities, IRAs, etc.	Must file Form 1040A or 1040
1099-SA	Distributions from HSAs and MSAs*	Must file Form 1040

* This includes distributions from Archer and Medicare Advantage MSAs.

Section 3—Line Instructions for Form 1040EZ



Visit www.irs.gov/efile for details.

IRS e-file takes the guesswork out of preparing your return. You also may be eligible to use Free File to file your federal income tax return.

Top of the Form

Your first name and initial		Last name	Your social security number
If a joint return, spouse's first name and initial		Last name	Spouse's social security number
Home address (number and street). If you have a P.O. box, see instructions.		Apt. no.	Make sure the SSN(s) above are correct.
City, town or post office, state, and ZIP code. If you have a foreign address, also complete spaces below (see instructions).			
Foreign country name	Foreign province/state/county	Foreign postal code	Presidential Election Campaign Check here if you, or your spouse jointly, want \$3 to go to this fund. Checking a box below will not affect your tax or refund. <input type="checkbox"/> Yes <input type="checkbox"/> No

A Name and Address

Print or type the information in the spaces provided.



If you filed a joint return for 2013 and you are filing a joint return for 2014 with the same spouse, be sure to enter your names and SSNs in the same order as on your 2013 return.

Name change. If you changed your name because of marriage, divorce, or for any other reason, be sure to report the change to the Social Security Administration (SSA) before filing your return. This prevents delays in processing your return and issuing refunds. It also safeguards your future social security benefits.

Address change. If you plan to move after filing your return, use Form 8822 to notify the IRS of your new address.

P.O. box. Enter your P.O. box number only if your post office does not deliver mail to your home.

Foreign address. If you have a foreign address, enter the city name on the appropriate line (do not enter any other information on that line), then also complete the spaces below that line. Do not abbreviate the country name. Follow the country's practice for entering the postal code and the name of the province, county, or state.

B Social Security Number (SSN)

An incorrect or missing SSN can increase your tax, reduce your refund, or delay your refund. To apply for an SSN, fill in Form SS-5 and return it, along with the appropriate evidence documents, to the Social Security Administration (SSA). You can get Form SS-5 online at www.socialsecurity.gov, from your local SSA office, or by calling the SSA at 1-800-772-1213. It usually

takes about 2 weeks to get an SSN once the SSA has all the evidence and information it needs.

Check that both the name and SSN on your Forms 1040EZ, W-2, and 1099 agree with your social security card. If they do not, your exemption(s) and any earned income credit may be disallowed, your refund may be delayed, and you may not receive credit for your social security earnings. If your Form W-2 shows an incorrect name or SSN, notify your employer or the form-issuing agent as soon as possible to make sure your earnings are credited to your social security record. If the name or SSN on your social security card is incorrect, call the SSA.

IRS individual taxpayer identification numbers (ITINs) for aliens. If you are a nonresident or resident alien and you do not have and are not eligible to get an SSN, you must apply for an ITIN. For details on how to do so, see Form W-7 and its instructions. It takes 6 to 10 weeks to get an ITIN.

If you already have an ITIN, enter it wherever your SSN is requested on your tax return.

Note. An ITIN is for tax use only. It does not entitle you to social security benefits or change your employment or immigration status under U.S. law.

Nonresident alien spouse. If your spouse is a nonresident alien, you cannot use Form 1040EZ unless he or she has either an SSN or an ITIN.

C Presidential Election Campaign Fund

This fund helps pay for Presidential election campaigns. The fund reduces candidates' dependence on large contributions from individuals and groups and places candidates on an equal financial footing in the general election. The fund also helps pay for pediatric medical research. If you want \$3 to go to this fund, check the box. If you are filing a joint return, your spouse also

Income Attach Form(s) W-2 here. Enclose, but do not attach, any payment.	1	Wages, salaries, and tips. This should be shown in box 1 of your Form(s) W-2. Attach your Form(s) W-2.	1
	2	Taxable interest. If the total is over \$1,500, you cannot use Form 1040EZ.	2
	3	Unemployment compensation and Alaska Permanent Fund dividends (see instructions).	3
	4	Add lines 1, 2, and 3. This is your adjusted gross income .	4
	5	If someone can claim you (or your spouse if a joint return) as a dependent, check the applicable box(es) below and enter the amount from the worksheet on back. <input type="checkbox"/> You <input type="checkbox"/> Spouse If no one can claim you (or your spouse if a joint return), enter \$10,150 if single ; \$20,300 if married filing jointly . See back for explanation.	5
	6	Subtract line 5 from line 4. If line 5 is larger than line 4, enter -0-. This is your taxable income .	6

can have \$3 go to the fund. If you check a box, your tax or refund will not change.

Income (Lines 1–6)

Rounding Off to Whole Dollars

You can round off cents to whole dollars on your return. If you do round to whole dollars, you must round all amounts. To round, drop amounts under 50 cents and increase amounts from 50 to 99 cents to the next dollar. For example, \$1.39 becomes \$1 and \$2.50 becomes \$3.

If you have to add two or more amounts to figure the amount to enter on a line, include cents when adding the amounts and round off only the total.

Example. You received two Forms W-2, one showing wages of \$5,009.55 and one showing wages of \$8,760.73. On Form 1040EZ, line 1, you would enter \$13,770 (\$5,009.55 + \$8,760.73 = \$13,770.28).

Refunds of State or Local Income Taxes

If you received a refund, credit, or offset of state or local income taxes in 2014, you may receive a Form 1099-G.

For the year the tax was paid to the state or other taxing authority, did you file Form 1040EZ or 1040A?

☐ **Yes.** None of your refund is taxable.

☐ **No.** You may have to report part or all of the refund as income on Form 1040 for 2014. For more information, see the Instructions for Form 1040 or Pub. 525.

Social Security Benefits

If you received social security or equivalent railroad retirement benefits, you should receive a Form SSA-1099 or Form RRB-1099. These forms will show the total benefits paid to you in 2014 and the amount of any benefits you repaid in 2014. Use the [Worksheet To See if Any of Your Social Security Benefits Are Taxable](#), later in this Section 3. If any of your benefits are taxable, you must use Form 1040A or 1040. For more details, see Pub. 915.

Nevada, Washington, and California domestic partners

A registered domestic partner in Nevada, Washington, or California generally must report half the combined community income of the individual and his or her domestic partner. See Form 8958 and Pub. 555. If you file Form 8958, you must use Form 1040.

Line 1, Wages, Salaries, and Tips

Enter the total of your wages, salaries, and tips. If you are filing a joint return, also include your spouse's wages, salaries, and tips. For most people, the amount to enter on this line should be shown on their Form(s) W-2 in box 1. But you must include all of your wages, salaries, and tips in the total on line 1, even if they are not shown on your Form(s) W-2. For example, the following types of income must be included in the total on line 1.

- Wages received as a household employee for which you did not receive a Form W-2 because your employer paid you less than \$1,900 in 2014. Also, enter "HSH" and the amount not reported on a Form W-2 in the space to the left of line 1.
- Tip income you did not report to your employer. But you must use Form 1040 and Form 4137 if (a) you received tips of \$20 or more in any month and did not report the full amount to your employer, or (b) your Form(s) W-2 shows allocated tips that you must report as income. You must report the allocated tips shown on your Form(s) W-2 unless you can prove that you received less. Allocated tips should be shown on your Form(s) W-2 in box 8. They are not included as income in box 1. See Pub. 531 for more details.
- Scholarship and fellowship grants not reported on a Form W-2. Also, enter "SCH" and the amount in the space to the left of line 1. However, if you were a degree candidate, include on line 1 only the amounts you used for expenses other than tuition and course-related expenses. For example, amounts used for room, board, and travel must be reported on line 1. For more information on taxable scholarships and grants, see Pub. 970.

Worksheet To See if Any of Your Social Security Benefits Are Taxable

Keep for Your Records



Before you begin: ✓ If you are filing a joint return, be sure to include any amounts your spouse received when entering amounts on lines 1, 3, and 4 below.

1. Enter the amount from box 5 of all your Forms SSA-1099 and Forms RRB-1099	1.	<div style="border: 1px solid black; width: 150px; height: 20px;"></div>
2. Is the amount on line 1 more than zero?		
<input type="checkbox"/> No. None of your social security benefits are taxable.		
<input type="checkbox"/> Yes. Enter one-half of line 1	2.	<div style="border: 1px solid black; width: 150px; height: 20px;"></div>
3. Enter your total wages, salaries, tips, etc., from Form(s) W-2. Also, include any taxable unemployment compensation and Alaska Permanent Fund dividends you received (see the instructions for Form 1040EZ, line 3, later)	3.	<div style="border: 1px solid black; width: 150px; height: 20px;"></div>
4. Enter your total interest income, including any tax-exempt interest	4.	<div style="border: 1px solid black; width: 150px; height: 20px;"></div>
5. Add lines 2, 3, and 4	5.	<div style="border: 1px solid black; width: 150px; height: 20px;"></div>
6. If you are:	6.	<div style="border: 1px solid black; width: 150px; height: 20px;"></div>
• Single, enter \$25,000		
• Married filing jointly, enter \$32,000		
7. Is the amount on line 6 less than the amount on line 5?		
<input type="checkbox"/> No. None of your social security or railroad retirement benefits are taxable this year. You can use Form 1040EZ. Do not list your benefits as income.		
<input type="checkbox"/> Yes. Some of your benefits are taxable this year. You must use Form 1040A or 1040.		



You must use Form 1040A or 1040 if you received dependent care benefits for 2014. You must use Form 1040 if you received employer-provided adoption benefits for 2014.



For more information on interest received, use TeleTax topic 403.

Missing or incorrect Form W-2? Your employer is required to provide or send Form W-2 to you no later than February 2, 2015. If you do not receive it by early February, use TeleTax topic 154 to find out what to do. Even if you do not get a Form W-2, you still must report your earnings on line 1. If you lose your Form W-2 or it is incorrect, ask your employer for a new one.

2

Line 2, Taxable Interest

If you received interest payments, you should receive a Form 1099-INT or Form 1099-OID from each payer. Report all of your taxable interest income on line 2 even if you did not receive a Form 1099-INT or 1099-OID. If you are filing a joint return, also include any taxable interest received by your spouse.

Include interest received on amounts deposited with banks, savings and loan associations, credit unions, or similar organizations. If interest was credited in 2014 on deposits that you could not withdraw because of the bankruptcy or insolvency of the financial institution, you may be able to exclude part or all of that interest from your 2014 income. But you must use Form 1040A or 1040 to do so. See Pub. 550 for details.

You should also include taxable interest on bonds and other securities. If you cashed U.S. series EE or I savings bonds in 2014 that were issued after 1989 and you paid certain higher education expenses during the year, you may be able to exclude from income part or all of the interest on those bonds. But you must use Form 8815 and Form 1040A or 1040 to do so.

You must use Form 1040A or 1040 if you received taxable interest of more than \$1,500. You also must use Form 1040A or 1040 if any of the following apply.

- You received interest as a nominee (that is, in your name but the interest income actually belongs to someone else).
- You received a 2014 Form 1099-INT for U.S. savings bond interest that includes amounts you reported before 2014.
- You owned or had authority over one or more foreign financial accounts (such as bank accounts) with a combined value over \$10,000 at any time during 2014.

Tax-Exempt Interest

If you received tax-exempt interest, such as interest on municipal bonds, each payer should send you a Form 1099-INT. Your tax-exempt interest should be shown in box 8 of Form 1099-INT. Enter "TEI" and the amount in the space to the left of line 2. Do not include tax-exempt interest in the total on line 2.

Payments, Credits, and Tax	7	Federal income tax withheld from Form(s) W-2 and 1099	7	7
	8a	Earned income credit (EIC) (see instructions)	8a	
	b	Nontaxable combat pay election	8b	
	9	Add lines 7 and 8a. These are your total payments and credits .	9	9
	10	Tax. Use the amount on line 6 above to find your tax in the tax table in the instructions. Then, enter the tax from the table on this line.	10	10
	11	Health care: individual responsibility (see instructions) Full-year coverage <input type="checkbox"/>	11	11
	12	Add lines 10 and 11. This is your total tax .	12	12

3

Line 3, Unemployment Compensation and Alaska Permanent Fund Dividends

Unemployment compensation. You should receive a Form 1099-G showing in box 1 the total unemployment compensation paid to you in 2014. Report this amount on line 3. If you are filing a joint return, also report on line 3 any unemployment compensation received by your spouse. If you made contributions to a governmental unemployment compensation program or a governmental paid family leave program, reduce the amount you report on line 3 by those contributions.

If you received an overpayment of unemployment compensation in 2014 and you repaid any of it in 2014, subtract the amount you repaid from the total amount you received. Enter the result on line 3. However, if the result is zero or less, enter -0- on line 3. Also, enter "Repaid" and the amount you repaid in the space to the left of line 3. If, in 2014, you repaid unemployment compensation that you included in gross income in an earlier year, you can deduct the amount repaid; but you must use Form 1040 to do so. See Pub. 525 for details.

Alaska Permanent Fund dividends. If you received Alaska Permanent Fund dividends, include them in the total on line 3. If you are filing a joint return, also report on line 3 any Alaska Permanent Fund dividends received by your spouse. You cannot use Form 1040EZ if you (or your spouse) received any other kind of dividends.

If a child's interest and Alaska Permanent Fund dividends total more than \$2,000, he or she may be required to file Form 8615 and Form 1040A or 1040 instead of Form 1040EZ. The child's parent may, however, be able to include the child's income on the parent's return. If so, the child need not file a return, but the parent must file Form 8814 and Form 1040. For more information, see [Exception for certain children under age 19 or full-time students](#) in Section 2, earlier, and Pub. 929.

6

Line 6, Taxable Income

Your taxable income and filing status will determine the amount of tax you enter on line 10.



Figuring taxable income incorrectly is one of the most common errors on Form 1040EZ. So please take extra care when subtracting line 5 from line 4.

If you received Forms SSA-1099 or RRB-1099 (showing amounts treated as social security) use the [Worksheet To See if](#)

[Any of Your Social Security Benefits Are Taxable](#), earlier in this Section 3, to determine if you can file Form 1040EZ.

Payments, Credits, and Tax (Lines 7–11)

7

Line 7, Federal Income Tax Withheld

Enter the total amount of federal income tax withheld. This should be shown on your 2014 Form(s) W-2 in box 2.

If you received 2014 Form(s) 1099-INT, 1099-G, or 1099-OID showing federal income tax withheld, include the tax withheld in the total on line 7. This should be shown in box 4 of these forms.

8

Lines 8a and 8b, Earned Income Credit (EIC)

What Is the EIC?

The EIC is a credit for certain people who work. The credit may give you a refund even if you do not owe any tax or did not have any tax withheld.

Note. If you have a qualifying child (defined in Step 1, later), you may be able to take the credit, but you must use Schedule EIC and Form 1040A or 1040 to do so. For details, see Pub. 596.

To Take the EIC:

- Follow Steps 1 through 3 next.
- Complete the [Earned Income Credit \(EIC\) Worksheet—Lines 8a and 8b](#), later, or let the IRS figure the credit for you.



For help in determining if you are eligible for the EIC, go to www.irs.gov/eitc and use the "EITC Assistant." This service is available in English and Spanish.



If you take the EIC even though you are not eligible and it is determined that your error is due to reckless or intentional disregard of the EIC rules, you will not be allowed to take the credit for 2 years even if you are otherwise eligible to do so. If you fraudulently take the EIC, you will not be allowed to take the credit for 10 years. See [Form 8862, who must file](#) under Definitions and Special Rules, later. You also may have to pay penalties.

Step 1 All Filers

1. Is the amount on Form 1040EZ, line 4, less than \$14,590 (\$20,020 if married filing jointly)?

☐ **Yes.** Go to question 2. ☐ **No.** 

You cannot take the credit.

2. Do you, and your spouse if filing a joint return, have a social security number that allows you to work and is valid for EIC purposes (explained later in [Social security number \(SSN\)](#) under *Definitions and Special Rules*)?

☐ **Yes.** Go to question 3. ☐ **No.** 

You cannot take the credit. Enter "No" in the space to the left of line 8a.

3. Did you have \$3,350 or less of taxable and tax-exempt interest?

☐ **Yes.** Go to question 4. ☐ **No.** 

You cannot take the credit.

4. Were you, or your spouse if filing a joint return, at least age 25 but under age 65 at the end of 2014? (Check "Yes" if you, or your spouse if filing a joint return, were born after December 31, 1949, and before January 2, 1990). If your spouse died in 2014 (or if you are preparing a return for someone who died in 2014), see Pub. 596 before you answer.

☐ **Yes.** Go to question 5. ☐ **No.** 

You cannot take the credit.

5. Was your main home, and your spouse's if filing a joint return, in the United States for more than half of 2014? Members of the military stationed outside the United States, see [Members of the military](#) under *Definitions and Special Rules*, later, before you answer.

☐ **Yes.** Go to question 6. ☐ **No.** 

You cannot take the credit. Enter "No" in the space to the left of line 8a.

6. Are you filing a joint return for 2014?

☐ **Yes.** Skip questions 7 and 8; go to Step 2. ☐ **No.** Go to question 7.

7. Look at the qualifying child conditions next. Could you be a qualifying child of another person in 2014? (Check "No" if the other person is not required to file, and is not filing, a 2014 return or is filing a 2014 return only as a [claim for](#)

[refund](#) (defined under *Definitions and Special Rules*, later.))

☐ **Yes.** 

☐ **No.** Go to question 8.

You cannot take the credit. Enter "No" in the space to the left of line 8a.

A **qualifying child** for the EIC is a child who is your...

Son, daughter, stepchild, foster child, brother, sister, stepbrother, stepsister, half brother, half sister, or a descendant of any of them (for example, your grandchild, niece, or nephew).

AND

was...

Under age 19 at the end of 2014 and younger than you (or your spouse if filing jointly)

or

Under age 24 at the end of 2014, a [student](#) (defined later), and younger than you (or your spouse if filing jointly)

or

Any age and [permanently and totally disabled](#) (defined later)

AND

Who is not filing a joint return for 2014 or is filing a joint return for 2014 only as a [claim for refund](#) (defined later)

AND

Who lived with you in the United States for more than half of 2014. If the child did not live with you for the required time, see [Exception to time lived with you](#) under *Definitions and Special Rules*, later.



Special rules apply if the child was married or also meets the conditions to be a qualifying child of another person (other than your spouse if filing a joint return). For details, use TeleTax topic 601 or see Pub. 596.

8. Can you be claimed as a dependent on someone else's 2014 tax return?

☐ **Yes.** 

☐ **No.** Go to Step 2.

You cannot take the credit.

Step 2

1. Complete the following worksheet to figure your earned income:

Earned Income Worksheet


1. Enter the amount from Form 1040EZ, line 1 _____
2. Enter any amount included on Form 1040EZ, line 1, that is a taxable scholarship or fellowship grant not reported on Form W-2 _____
3. Enter any amount included on Form 1040EZ, line 1, that you received for work performed while an inmate in a penal institution. (Enter "PRI" and the same amount on the dotted line next to Form 1040EZ, line 1) _____
4. Enter any amount included on Form 1040EZ, line 1, that you received as a pension or annuity from a nonqualified deferred compensation plan or a nongovernmental section 457 plan. (Enter "DFC" and the same amount on the dotted line next to Form 1040EZ, line 1). This amount may be shown in box 11 of Form W-2. If you received such an amount but box 11 is blank, contact your employer for the amount received _____
5. Add lines 2, 3, and 4 _____
6. Subtract line 5 from line 1 _____
7. Enter all your nontaxable combat pay if you elect to include it in earned income. Also enter this amount on Form 1040EZ, line 8b. See [Combat pay, nontaxable](#), under *Definitions and Special Rules*, later _____
8. Add lines 6 and 7. **This is your earned income** _____



Electing to include nontaxable combat pay may increase or decrease your EIC. Figure the credit with and without your nontaxable combat pay before making the election.

2. Is your earned income less than \$14,590 (\$20,020 if married filing jointly)?

☐ **Yes.** Go to Step 3.

☐ **No.** 

You cannot take the credit.

Step 3 How To Figure the Credit

1. Do you want the IRS to figure the credit for you?

☐ **Yes.** See [Credit figured by the IRS](#) under *Definitions and Special Rules*, later.

☐ **No.** Go to the [Earned Income Credit \(EIC\) Worksheet—Lines 8a and 8b](#).

Definitions and Special Rules

(listed in alphabetical order)

Claim for refund. A claim for refund is a return filed only to get a refund of withheld income tax or estimated tax paid. A return is not a claim for refund if you claim the earned income credit or any other similar refundable credit.

Combat pay, nontaxable. If you were a member of the U.S. Armed Forces who served in a combat zone, certain pay is excluded from your income. See *Combat Zone Exclusion* in Pub. 3. You can elect to include this pay in your earned income when figuring the EIC. The amount of your nontaxable combat pay should be shown in box 12 of Form(s) W-2 with code Q. If you are filing a joint return and both you and your spouse received nontaxable combat pay, you can each make your own election. In other words, if one of you makes the election, the other one can also make it but does not have to.

Credit figured by the IRS. To have the IRS figure your EIC:

1. Enter "EIC" in the space to the left of line 8a on Form 1040EZ.
2. Be sure you enter the nontaxable combat pay you elect to include in earned income on Form 1040EZ, line 8b. See *Combat pay, nontaxable*, earlier.
3. If your EIC for a year after 1996 was reduced or disallowed, see *Form 8862, who must file*, later.

Exception to time lived with you. Temporary absences by you or the child for special circumstances, such as school, vacation, business, medical care, military service, or detention in a juvenile facility, count as time lived with you. A child is considered to have lived with you for more than half of 2014 if the child was born or died in 2014 and your home was this child's home for more than half the time he or she was alive in 2014. Special rules apply to members of the military (see [Members of the military](#), later) or if the child was kidnapped (see Pub. 596).

Form 8862, who must file. You must file Form 8862 if your EIC for a year after 1996 was reduced or disallowed for any reason other than a math or clerical error. But do not file Form 8862 if either of the following applies.

1. You filed Form 8862 for another year, the EIC was allowed for that year, and your EIC has not been reduced or disallowed again for any reason other than a math or clerical error.
2. The only reason your EIC was reduced or disallowed in the earlier year was because it was determined that a child listed on Schedule EIC was not your qualifying child.

Earned Income Credit (EIC) Worksheet—Lines 8a and 8b

Keep for Your Records



1. Enter your earned income from Step 2, earlier	1.	
2. Look up the amount on line 1 above in the EIC Table, later, to find the credit. Be sure you use the correct column for your filing status (single or married filing jointly).		
Enter the credit here	2.	
<div style="display: flex; align-items: center;"> <div style="margin-right: 10px;"> </div> <div> If line 2 is zero, You cannot take the credit. Enter "No" in the space to the left of line 8a. </div> </div>		
3. Enter the amount from Form 1040EZ, line 4	3.	
4. Are the amounts on lines 3 and 1 the same?		
<input type="checkbox"/> Yes. Skip line 5; enter the amount from line 2 on line 6.		
<input type="checkbox"/> No. Go to line 5.		
5. Is the amount on line 3 less than \$8,150 (\$13,550 if married filing jointly)?		
<input type="checkbox"/> Yes. Leave line 5 blank; enter the amount from line 2 on line 6.		
<input type="checkbox"/> No. Look up the amount on line 3 in the EIC Table, later, to find the credit. Be sure you use the correct column for your filing status (single or married filing jointly).		
Enter the credit here	5.	
Look at the amounts on lines 5 and 2. Then, enter the smaller amount on line 6.		
6. Earned income credit. Enter this amount on Form 1040EZ, line 8a	6.	

If your EIC for a year after 1996 was reduced or disallowed, see [Form 8862, who must file](#) under Definitions and Special Rules, later, to find out if you must file Form 8862 to take the credit for 2014.

Also, do not file Form 8862 or take the credit for:

- 2 years after the most recent tax year for which there was a final determination that your EIC claim was due to reckless or intentional disregard of the EIC rules, or
- 10 years after the most recent tax year for which there was a final determination that your EIC claim was due to fraud.

Members of the military. If you were on extended active duty outside the United States, your main home is considered to be in the United States during that duty period. Extended active duty is military duty ordered for an indefinite period or for a period of more than 90 days. Once you begin serving extended active duty, you are considered to be on extended active duty even if you do not serve more than 90 days.

Permanently and totally disabled. A person is permanently and totally disabled if, at any time in 2014, the person could not engage in any substantial gainful activity because of a physical or mental condition and a doctor has determined that this condition has lasted or can be expected to last continuously for at least a year or can be expected to lead to death.

Social security number (SSN). For the EIC, a valid SSN is a number issued by the Social Security Administration unless "Not Valid for Employment" is printed on the social security card and the number was issued solely to allow the recipient of the SSN to apply for or receive a federally funded benefit. However, if "Valid for Work Only with DHS Authorization" is printed on your social security card, your SSN is valid for EIC purposes only as long as the DHS authorization is still valid.

To find out how to get an SSN, see [Social Security Number \(SSN\)](#), earlier, at the beginning of this Section 3. If you will not have an SSN by the date your return is due, see [What if You Cannot File on Time?](#) in Section 4, later.

Student. For purposes of this credit, a student is a child who during any part of 5 calendar months of 2014 was enrolled as a full-time student at a school, or took a full-time, on-farm training course given by a school or a state, county, or local government agency. A school includes a technical, trade, or mechanical school. It does not include an on-the-job training course, correspondence school, or a school offering courses only through the Internet.

Welfare benefits, effect of credit on. Any refund you receive as a result of taking the EIC cannot be counted as income when determining if you or anyone else is eligible for benefits or assistance, or how much you or anyone else can receive, under any federal program or under any state or local program financed in whole or in part with federal funds. These programs include Temporary Assistance for Needy Families (TANF), Medicaid, Supplemental Security Income (SSI), and Supplemental Nutrition Assistance Program (food stamps). In addition, when determining eligibility, the refund cannot be counted as a resource for at least 12 months after you receive it. Check with your local benefits coordinator to find out if your refund will affect your benefits.

2014 Earned Income Credit (EIC) Table



This is not a tax table.

Follow the two steps below to find your credit.

Step 1. Read down the "At least—But less than" columns and find the line that includes the amount you were told to look up from your EIC Worksheet, earlier.

Step 2. Then, read across the column for your filing status (Single or Married filing jointly). Enter the credit from that column on your EIC Worksheet.

If the amount you are looking up from the worksheet is—		And your filing status is—		If the amount you are looking up from the worksheet is—		And your filing status is—		If the amount you are looking up from the worksheet is—		And your filing status is—		If the amount you are looking up from the worksheet is—		And your filing status is—	
At least	But less than	Single	Married filing jointly	At least	But less than	Single	Married filing jointly	At least	But less than	Single	Married filing jointly	At least	But less than	Single	Married filing jointly
Your credit is—		Your credit is—		Your credit is—		Your credit is—		Your credit is—		Your credit is—		Your credit is—		Your credit is—	
\$1	\$50	\$2	\$2	3,000	3,050	231	231	6,000	6,050	461	461	9,000	9,050	426	496
50	100	6	6	3,050	3,100	235	235	6,050	6,100	465	465	9,050	9,100	422	496
100	150	10	10	3,100	3,150	239	239	6,100	6,150	469	469	9,100	9,150	418	496
150	200	13	13	3,150	3,200	243	243	6,150	6,200	472	472	9,150	9,200	414	496
200	250	17	17	3,200	3,250	247	247	6,200	6,250	476	476	9,200	9,250	410	496
250	300	21	21	3,250	3,300	251	251	6,250	6,300	480	480	9,250	9,300	407	496
300	350	25	25	3,300	3,350	254	254	6,300	6,350	484	484	9,300	9,350	403	496
350	400	29	29	3,350	3,400	258	258	6,350	6,400	488	488	9,350	9,400	399	496
400	450	33	33	3,400	3,450	262	262	6,400	6,450	492	492	9,400	9,450	395	496
450	500	36	36	3,450	3,500	266	266	6,450	6,500	496	496	9,450	9,500	391	496
500	550	40	40	3,500	3,550	270	270	6,500	6,550	496	496	9,500	9,550	387	496
550	600	44	44	3,550	3,600	273	273	6,550	6,600	496	496	9,550	9,600	384	496
600	650	48	48	3,600	3,650	277	277	6,600	6,650	496	496	9,600	9,650	380	496
650	700	52	52	3,650	3,700	281	281	6,650	6,700	496	496	9,650	9,700	376	496
700	750	55	55	3,700	3,750	285	285	6,700	6,750	496	496	9,700	9,750	372	496
750	800	59	59	3,750	3,800	289	289	6,750	6,800	496	496	9,750	9,800	368	496
800	850	63	63	3,800	3,850	293	293	6,800	6,850	496	496	9,800	9,850	365	496
850	900	67	67	3,850	3,900	296	296	6,850	6,900	496	496	9,850	9,900	361	496
900	950	71	71	3,900	3,950	300	300	6,900	6,950	496	496	9,900	9,950	357	496
950	1,000	75	75	3,950	4,000	304	304	6,950	7,000	496	496	9,950	10,000	353	496
1,000	1,050	78	78	4,000	4,050	308	308	7,000	7,050	496	496	10,000	10,050	349	496
1,050	1,100	82	82	4,050	4,100	312	312	7,050	7,100	496	496	10,050	10,100	345	496
1,100	1,150	86	86	4,100	4,150	316	316	7,100	7,150	496	496	10,100	10,150	342	496
1,150	1,200	90	90	4,150	4,200	319	319	7,150	7,200	496	496	10,150	10,200	338	496
1,200	1,250	94	94	4,200	4,250	323	323	7,200	7,250	496	496	10,200	10,250	334	496
1,250	1,300	98	98	4,250	4,300	327	327	7,250	7,300	496	496	10,250	10,300	330	496
1,300	1,350	101	101	4,300	4,350	331	331	7,300	7,350	496	496	10,300	10,350	326	496
1,350	1,400	105	105	4,350	4,400	335	335	7,350	7,400	496	496	10,350	10,400	322	496
1,400	1,450	109	109	4,400	4,450	339	339	7,400	7,450	496	496	10,400	10,450	319	496
1,450	1,500	113	113	4,450	4,500	342	342	7,450	7,500	496	496	10,450	10,500	315	496
1,500	1,550	117	117	4,500	4,550	346	346	7,500	7,550	496	496	10,500	10,550	311	496
1,550	1,600	120	120	4,550	4,600	350	350	7,550	7,600	496	496	10,550	10,600	307	496
1,600	1,650	124	124	4,600	4,650	354	354	7,600	7,650	496	496	10,600	10,650	303	496
1,650	1,700	128	128	4,650	4,700	358	358	7,650	7,700	496	496	10,650	10,700	299	496
1,700	1,750	132	132	4,700	4,750	361	361	7,700	7,750	496	496	10,700	10,750	296	496
1,750	1,800	136	136	4,750	4,800	365	365	7,750	7,800	496	496	10,750	10,800	292	496
1,800	1,850	140	140	4,800	4,850	369	369	7,800	7,850	496	496	10,800	10,850	288	496
1,850	1,900	143	143	4,850	4,900	373	373	7,850	7,900	496	496	10,850	10,900	284	496
1,900	1,950	147	147	4,900	4,950	377	377	7,900	7,950	496	496	10,900	10,950	280	496
1,950	2,000	151	151	4,950	5,000	381	381	7,950	8,000	496	496	10,950	11,000	277	496
2,000	2,050	155	155	5,000	5,050	384	384	8,000	8,050	496	496	11,000	11,050	273	496
2,050	2,100	159	159	5,050	5,100	388	388	8,050	8,100	496	496	11,050	11,100	269	496
2,100	2,150	163	163	5,100	5,150	392	392	8,100	8,150	496	496	11,100	11,150	265	496
2,150	2,200	166	166	5,150	5,200	396	396	8,150	8,200	491	496	11,150	11,200	261	496
2,200	2,250	170	170	5,200	5,250	400	400	8,200	8,250	487	496	11,200	11,250	257	496
2,250	2,300	174	174	5,250	5,300	404	404	8,250	8,300	483	496	11,250	11,300	254	496
2,300	2,350	178	178	5,300	5,350	407	407	8,300	8,350	479	496	11,300	11,350	250	496
2,350	2,400	182	182	5,350	5,400	411	411	8,350	8,400	475	496	11,350	11,400	246	496
2,400	2,450	186	186	5,400	5,450	415	415	8,400	8,450	472	496	11,400	11,450	242	496
2,450	2,500	189	189	5,450	5,500	419	419	8,450	8,500	468	496	11,450	11,500	238	496
2,500	2,550	193	193	5,500	5,550	423	423	8,500	8,550	464	496	11,500	11,550	234	496
2,550	2,600	197	197	5,550	5,600	426	426	8,550	8,600	460	496	11,550	11,600	231	496
2,600	2,650	201	201	5,600	5,650	430	430	8,600	8,650	456	496	11,600	11,650	227	496
2,650	2,700	205	205	5,650	5,700	434	434	8,650	8,700	452	496	11,650	11,700	223	496
2,700	2,750	208	208	5,700	5,750	438	438	8,700	8,750	449	496	11,700	11,750	219	496
2,750	2,800	212	212	5,750	5,800	442	442	8,750	8,800	445	496	11,750	11,800	215	496
2,800	2,850	216	216	5,800	5,850	446	446	8,800	8,850	441	496	11,800	11,850	212	496
2,850	2,900	220	220	5,850	5,900	449	449	8,850	8,900	437	496	11,850	11,900	208	496
2,900	2,950	224	224	5,900	5,950	453	453	8,900	8,950	433	496	11,900	11,950	204	496
2,950	3,000	228	228	5,950	6,000	457	457	8,950	9,000	430	496	11,950	12,000	200	496

(Continued)

Earned Income Credit (EIC) Table - Continued
(Caution. This is not a tax table.)

If the amount you are looking up from the worksheet is—		And your filing status is—		If the amount you are looking up from the worksheet is—		And your filing status is—		If the amount you are looking up from the worksheet is—		And your filing status is—	
At least	But less than	Single	Married filing jointly	At least	But less than	Single	Married filing jointly	At least	But less than	Single	Married filing jointly
		Your credit is—				Your credit is—				Your credit is—	
12,000	12,050	196	496	14,500	14,550	5	420	17,000	17,050	0	229
12,050	12,100	192	496	14,550	14,600	*	417	17,050	17,100	0	225
12,100	12,150	189	496	14,600	14,650	0	413	17,100	17,150	0	221
12,150	12,200	185	496	14,650	14,700	0	409	17,150	17,200	0	218
12,200	12,250	181	496	14,700	14,750	0	405	17,200	17,250	0	214
12,250	12,300	177	496	14,750	14,800	0	401	17,250	17,300	0	210
12,300	12,350	173	496	14,800	14,850	0	397	17,300	17,350	0	206
12,350	12,400	169	496	14,850	14,900	0	394	17,350	17,400	0	202
12,400	12,450	166	496	14,900	14,950	0	390	17,400	17,450	0	199
12,450	12,500	162	496	14,950	15,000	0	386	17,450	17,500	0	195
12,500	12,550	158	496	15,000	15,050	0	382	17,500	17,550	0	191
12,550	12,600	154	496	15,050	15,100	0	378	17,550	17,600	0	187
12,600	12,650	150	496	15,100	15,150	0	374	17,600	17,650	0	183
12,650	12,700	146	496	15,150	15,200	0	371	17,650	17,700	0	179
12,700	12,750	143	496	15,200	15,250	0	367	17,700	17,750	0	176
12,750	12,800	139	496	15,250	15,300	0	363	17,750	17,800	0	172
12,800	12,850	135	496	15,300	15,350	0	359	17,800	17,850	0	168
12,850	12,900	131	496	15,350	15,400	0	355	17,850	17,900	0	164
12,900	12,950	127	496	15,400	15,450	0	352	17,900	17,950	0	160
12,950	13,000	124	496	15,450	15,500	0	348	17,950	18,000	0	156
13,000	13,050	120	496	15,500	15,550	0	344	18,000	18,050	0	153
13,050	13,100	116	496	15,550	15,600	0	340	18,050	18,100	0	149
13,100	13,150	112	496	15,600	15,650	0	336	18,100	18,150	0	145
13,150	13,200	108	496	15,650	15,700	0	332	18,150	18,200	0	141
13,200	13,250	104	496	15,700	15,750	0	329	18,200	18,250	0	137
13,250	13,300	101	496	15,750	15,800	0	325	18,250	18,300	0	133
13,300	13,350	97	496	15,800	15,850	0	321	18,300	18,350	0	130
13,350	13,400	93	496	15,850	15,900	0	317	18,350	18,400	0	126
13,400	13,450	89	496	15,900	15,950	0	313	18,400	18,450	0	122
13,450	13,500	85	496	15,950	16,000	0	309	18,450	18,500	0	118
13,500	13,550	81	496	16,000	16,050	0	306	18,500	18,550	0	114
13,550	13,600	78	493	16,050	16,100	0	302	18,550	18,600	0	111
13,600	13,650	74	489	16,100	16,150	0	298	18,600	18,650	0	107
13,650	13,700	70	485	16,150	16,200	0	294	18,650	18,700	0	103
13,700	13,750	66	482	16,200	16,250	0	290	18,700	18,750	0	99
13,750	13,800	62	478	16,250	16,300	0	286	18,750	18,800	0	95
13,800	13,850	59	474	16,300	16,350	0	283	18,800	18,850	0	91
13,850	13,900	55	470	16,350	16,400	0	279	18,850	18,900	0	88
13,900	13,950	51	466	16,400	16,450	0	275	18,900	18,950	0	84
13,950	14,000	47	462	16,450	16,500	0	271	18,950	19,000	0	80
14,000	14,050	43	459	16,500	16,550	0	267	19,000	19,050	0	76
14,050	14,100	39	455	16,550	16,600	0	264	19,050	19,100	0	72
14,100	14,150	36	451	16,600	16,650	0	260	19,100	19,150	0	68
14,150	14,200	32	447	16,650	16,700	0	256	19,150	19,200	0	65
14,200	14,250	28	443	16,700	16,750	0	252	19,200	19,250	0	61
14,250	14,300	24	439	16,750	16,800	0	248	19,250	19,300	0	57
14,300	14,350	20	436	16,800	16,850	0	244	19,300	19,350	0	53
14,350	14,400	16	432	16,850	16,900	0	241	19,350	19,400	0	49
14,400	14,450	13	428	16,900	16,950	0	237	19,400	19,450	0	46
14,450	14,500	9	424	16,950	17,000	0	233	19,450	19,500	0	42

* If the amount you are looking up from the worksheet is at least \$14,550 but less than \$14,590, your credit is \$2. If the amount you are looking up from the worksheet is \$14,590 or more, you cannot take the credit.

** If the amount you are looking up from the worksheet is at least \$20,000 but less than \$20,020, your credit is \$1. If the amount you are looking up from the worksheet is \$20,020 or more, you cannot take the credit.

9

Line 9

Add lines 7 and 8a. Enter the total on line 9.

Amount paid with request for extension of time to file. If you requested an automatic extension of time to file Form 1040EZ using Form 4868, include on line 9 any amount paid with that form. Also include any amount you paid by electronic funds withdrawal, credit or debit card, or the Electronic Federal Tax Payment System (EFTPS) to get an extension. If you paid by credit or debit card, do not include on line 9 the convenience fee you were charged. To the left of line 9, enter "Form 4868" and show the amount paid.



If you pay your taxes by credit or debit card, you may be able to deduct the related credit or debit card convenience fees on your 2015 tax return, but you must file Form 1040 to do so.

10

Line 10, Tax

Do you want the IRS to figure your tax for you?

- ☐ **Yes.** See chapter 30 of Pub. 17 for details, including who is eligible and what to do. If you have paid too much, we will send you a refund. If you did not pay enough, we will send you a bill.
- ☐ **No.** Use the Tax Table later in these instructions.

Refund

If line 13a is under \$1, we will send the refund only on written request.

If you want to check the status of your refund, see [Refund Information](#) in Section 6, later. Information about your return will generally be available within 24 hours after the IRS receives your e-filed return, or 4 weeks after you mail your paper return. If you filed Form 8379 with your return, wait 14 weeks (11 weeks if you filed electronically).



If your refund is large, you may want to decrease the amount of income tax withheld from your pay by filing a new Form W-4. See [Income tax withholding and estimated tax payments for 2015](#) in Section 5, later.

Effect of refund on benefits. Any refund you receive cannot be counted as income when determining if you or anyone else is eligible for benefits or assistance, or how much you or anyone else can receive, under any federal program or under any state or local program financed in whole or in part with federal funds. These programs include Temporary Assistance for Needy Families (TANF), Medicaid, Supplemental Security Income (SSI), and Supplemental Nutrition Assistance Program (food stamps). In addition, when determining eligibility, the refund cannot be counted as a resource for at least 12 months after you receive it. Check with your local benefit coordinator to find out if your refund will affect your benefits.

Refund Offset

If you owe past-due federal tax, state income tax, state unemployment compensation debts, child support, spousal support, or certain federal nontax debts, such as student loans, all or part of the refund on line 13a may be used (offset) to pay the past-due amount. Offsets for federal taxes are made by the IRS. All other offsets are made by the Treasury Department's Bureau of the Fiscal Service. For federal tax offsets, you will receive a notice from the IRS. For all other offsets, you will receive a notice from the Fiscal Service. To find out if you may have an offset or if you have a question about it, contact the agency to which you owe the debt.

Injured spouse. If you file a joint return and your spouse has not paid past-due federal tax, state income tax, state unemployment compensation debts, child support, spousal support, or a federal nontax debt, such as a student loan, part or all of the refund on line 13a may be used (offset) to pay the past-due amount. But your part of the refund may be refunded to you if certain conditions apply and you complete Form 8379. For details, use TeleTax topic 203 or see Form 8379.

11

Line 11, Health Care: Individual Responsibility

Beginning in 2014, individuals must have health care coverage, qualify for a health coverage exemption, or make a shared responsibility payment with their tax return.

If you had qualifying health care coverage (called minimum essential coverage) for every month of 2014 for yourself, your spouse (if filing jointly), and anyone you could claim as a dependent, check the box on this line and leave the entry space blank. Otherwise, do not check the box on this line. See the instructions for Form 8965. To find out if you can claim someone as a dependent, see Pub. 501.

If you can be claimed as a dependent, do not check the box on this line. Leave the entry space blank. You do not need to attach Form 8965 or see its instructions.

Minimum essential coverage. Most health care coverage that people have is minimum essential coverage. Minimum essential coverage includes:

- Health coverage provided by your employer,
- Health insurance coverage you buy through the Health Insurance Marketplace,
- Many types of government-sponsored health coverage including Medicare, most Medicaid coverage, and most health care coverage provided to veterans and active duty service members, and
- Certain types of health care coverage you buy directly from an insurance company.

See the instructions for Form 8965 for more information on what qualifies as minimum essential coverage.

Premium tax credit. You may be eligible to claim the premium tax credit if you or your spouse enrolled in health insurance through the Health Insurance Marketplace, but you must use Form 1040A or 1040 to do so. You may also be eligible to claim

the premium tax credit for any dependent you claim on Form 1040A or 1040 who enrolled in health insurance through the Health Insurance Marketplace.

Lines 13a Through 13d

DIRECT DEPOSIT

Simple. Safe. Secure.

Fast refunds! Choose direct deposit—a fast, simple, safe, secure way to have your refund deposited automatically into your checking or savings account, including an individual retirement arrangement (IRA). For more information about IRAs, see [IRA](#), later.

If you want us to directly deposit the amount shown on line 13a to your checking or savings account, including an IRA, at a bank or other financial institution (such as a mutual fund, brokerage firm, or credit union) in the United States:

- Complete lines 13b through 13d (if you want your refund deposited to only one account), or
- Check the box on line 13a and attach Form 8888 if you want to split the direct deposit of your refund into more than one account or use all or part of your refund to buy paper series I savings bonds.

If you do not want your refund directly deposited to your account, do not check the box on line 13a. Draw a line through the boxes on lines 13b and 13d. We will send you a check instead.

Do not request a deposit of your refund to an account that is not in your name, such as your tax preparer's account. Do not allow your tax preparer to deposit any part of your refund into his or her account. The number of direct deposits to a single account or prepaid debit card is limited to three refunds a year. After this limit is exceeded, paper checks will be sent instead. Learn more at [IRS.gov](#).

Why Use Direct Deposit?

- It is faster. You get your refund faster by direct deposit than you do by check.
- It is more secure. There is no check that can get lost or stolen.
- It is more convenient. You do not have to make a trip to the bank to deposit your check.
- It saves tax dollars. It costs the government less to refund by direct deposit.



If you file a joint return and check the box on line 13a and attach Form 8888 or fill in lines 13b through 13d, your spouse may get at least part of the refund.

IRA. You can have your refund (or part of it) directly deposited to a traditional IRA, Roth IRA, or SEP-IRA, but not a SIMPLE IRA. You must establish the IRA at a bank or other financial institution before you request direct deposit. Make sure your direct deposit will be accepted. You must also notify the trustee or custodian of your account of the year to which the deposit is to be

applied (unless the trustee or custodian will not accept a deposit for 2014). If you do not, the trustee or custodian can assume the deposit is for the year during which you are filing the return. For example, if you file your 2014 return during 2015 and do not notify the trustee or custodian in advance, the trustee or custodian can assume the deposit to your IRA is for 2015. If you designate your deposit to be for 2014, you must verify that the deposit was actually made to the account by the due date of the return (without regard to extensions). If the deposit is not made by that date, the deposit is not an IRA contribution for 2014. If you make a contribution to a traditional IRA for 2014, you may be able to take an IRA deduction, but you must file Form 1040A or 1040 to do so.



You and your spouse each may be able to contribute up to \$5,500 (\$6,500 if age 50 or older at the end of 2014) to a traditional IRA or Roth IRA for 2014. You may owe a penalty if your contributions exceed these limits and the limits may be lower depending on your income. For more information on IRA contributions, see Pub. 590-A. If the limits on IRA contributions change for 2015, Pub. 590-A will have the new 2015 limits.

For more information on IRAs, see Pub. 590-A and Pub. 590-B.

TreasuryDirect®. You can request a deposit of your refund (or part of it) to a TreasuryDirect® online account to buy U.S. Treasury marketable securities and savings bonds. For more information, go to www.treasurydirect.gov.

Form 8888. You can have your refund directly deposited into more than one account or use it to buy up to \$5,000 in paper series I savings bonds. You do not need a TreasuryDirect® account to do this. For more information, see the Form 8888 instructions.

Line 13a

You cannot file Form 8888 to split your refund into more than one account or buy paper series I savings bonds if Form 8379 is filed with your return.

Line 13b

The routing number must be nine digits. The first two digits must be 01 through 12 or 21 through 32. On the sample check later, the routing number is 250250025. Henry and Naomi Maple would use that routing number unless their financial institution instructed them to use a different routing number for direct deposits.

Ask your financial institution for the correct routing number to enter on line 13b if:

- The routing number on a deposit slip is different from the routing number on your checks,
- Your deposit is to a savings account that does not allow you to write checks, or
- Your checks state they are payable through a financial institution different from the one at which you have your checking account.

Line 13c

Check the appropriate box for the type of account. Do not check more than one box. If the deposit is to an account such as an IRA, health savings account, brokerage account, or other similar account, ask your financial institution whether you should check the "Checking" or "Savings" box. You must check the correct box to ensure your deposit is accepted. For a TreasuryDirect® on-line account, check the "Savings" box.

Line 13d

The account number can be up to 17 characters (both numbers and letters). Include hyphens but omit spaces and special symbols. Enter the number from left to right and leave any unused boxes blank. On the sample check below, the account number is 20202086. Do not include the check number.

If the direct deposit to your account(s) is different from the amount you expected, you will receive an explanation in the mail about 2 weeks after your refund is deposited.

Sample Check—Lines 13b Through 13d

Henry Maple
Naomi Maple
1234 Redwood Circle
Anytown, MD 20000

PAY TO THE ORDER OF

ANYTOWN BANK
Anytown, MD 20000

For

Routing number (line 13b): 250250025
Account number (line 13d): 20202086
Check number: 1234

Do not include the check number.



The routing and account numbers may be in different places on your check.

Reasons Your Direct Deposit Request May Be Rejected

If any of the following apply, your direct deposit request will be rejected and a check will be sent instead.

- Any numbers or letters on lines 13b through 13d are crossed out or whited out.
- Your financial institution(s) may not allow a joint refund to be deposited to an individual account. The IRS is not responsible if a financial institution rejects a direct deposit.
- You file your 2014 return after December 31, 2015.
- Three direct deposits of tax refunds have already been made to your account or prepaid debit card.
- The name on your account does not match the name on the tax refund.



The IRS is not responsible for a lost refund if you enter the wrong account information. Check with your financial institution to get the correct routing and account numbers and to make sure your direct deposit will be accepted.

Amount You Owe

IRS *e-file* offers two electronic payment options.

With Electronic Funds Withdrawal, you can pay your current year balance due and also make up to four estimated tax payments. If you file early, you can schedule your payment for withdrawal from your account on a future date, up to and including the due date of the return. Or you can pay using a debit or credit card. Visit www.irs.gov/payments for details on both options.

Line 14, Amount You Owe

To save interest and penalties, pay your taxes in full by April 15, 2015. You do not have to pay if line 14 is under \$1.

Include any estimated penalty for not paying enough tax during the year (explained later) in the amount you enter on line 14. You can pay online, by phone, or by check or money order. Do not include any estimated tax payments (for 2014 or 2015) in this payment. Instead, make the estimated tax payment separately.

Bad check or payment. The penalty for writing a bad check to the IRS is \$25 or 2% of the check, whichever is more. However, if the amount of the check is less than \$25, the penalty equals the amount of the check. This penalty also applies to other forms of payment if the IRS does not receive the funds. Use TeleTax topic 206.

Pay Online

Paying online is convenient and secure and helps make sure we get your payments on time. You can pay using either of the following electronic payment methods.

- Direct transfer from your bank account. Go to IRS.gov, click on "Pay Your Tax Bill" and "Direct Pay."
- Debit or credit card.

To pay your taxes online or for more information, go to www.irs.gov/payments. Also see the *e-file* information under *Amount You Owe*, earlier, for more information about the Electronic Funds Withdrawal payment option offered when e-filing your return.

Pay by Phone

Paying by phone is another safe and secure method of paying electronically. Use one of the following methods.

- Direct transfer using Electronic Federal Tax Payment System (EFTPS).
- Debit or credit card.

Direct transfer. To use EFTPS, you must be enrolled. You can enroll online or have an enrollment form mailed to you. To make a payment using EFTPS, call 1-800-555-4477 (English) or 1-800-244-4829 (Spanish). People who are deaf, hard of hearing, or have a speech disability and who have access to TTY/TDD equipment can call 1-800-733-4829. For more information about EFTPS, go to www.irs.gov/payments.

Debit or credit card. To pay using a debit or credit card, you can call one of the following service providers. There is a convenience fee charged by these providers that varies by provider, card type, and payment amount.

WorldPay US, Inc.
1-844-PAY-TAX-8™ (1-844-729-8298)
www.payUSAtax.com

Official Payments Corporation
1-888-UPAY-TAX™ (1-888-872-9829)
www.officialpayments.com

Link2Gov Corporation
1-888-PAY-1040™ (1-888-729-1040)
www.PAY1040.com

For the latest details on how to pay by phone, go to www.irs.gov/payments.

Pay by Check or Money Order

Make your check or money order payable to “United States Treasury” for the full amount due. Do not attach the payment to your return. Do not send cash. Write “2014 Form 1040EZ” and your name, address, daytime phone number, and social security number (SSN) on your payment. If you are filing a joint return, enter the SSN shown first on your return.

To help us process your payment, enter the amount on the right side of the check like this: \$ XXX.XX. Do not use dashes or lines (for example, do not enter “\$XXX-” or “\$XXX^{xxx/100}”).

Then, complete Form 1040-V following the instructions on that form and enclose it in the envelope with your tax return and payment.



You may need to (a) increase the amount of income tax withheld from your pay by filing a new Form W-4, (b) increase the tax withheld from other income by filing Form W-4V, or (c) make estimated tax payments

for 2015. See [Income tax withholding and estimated tax payments for 2015](#) in Section 5, later.

What if You Cannot Pay?

If you cannot pay the full amount shown on line 14 when you file, you can ask for:

- An installment agreement, or
- An extension of time to pay.

Installment agreement. Under an installment agreement, you can pay all or part of the tax you owe in monthly installments. However, even if your request to pay in installments is granted, you will be charged interest and may be charged a late payment penalty on the tax not paid by April 15, 2015. You also must pay a fee. To limit the interest and penalty charges, pay as much of the tax as possible when you file. But before requesting an installment agreement, you should consider other less costly alternatives, such as a bank loan or credit card payment.

To ask for an installment agreement, you can apply online or use Form 9465. To apply online, go to IRS.gov and click on “Tools” and then “Online Payment Agreement.”

Extension of time to pay. If paying the tax when it is due would cause you an undue hardship, you can ask for an extension of time to pay by filing Form 1127 by April 15, 2015. You will still be charged interest on the tax not paid by April 15, 2015. An extension generally will not be granted for more than 6 months. You must pay the tax before the extension runs out. If you do not, penalties may be imposed.

Penalty for Not Paying Enough Tax During the Year

You may have to pay a penalty if line 14 is at least \$1,000 and it is more than 10% of the tax shown on your return. The “tax shown on your return” is the amount on line 10 minus the amount on line 8a. You may choose to have the IRS figure the penalty for you. If you owe a penalty, the IRS will send you a bill. However, if you want to figure the penalty yourself on Form 2210, you must file Form 1040A or 1040 to do so.

The penalty may be waived under certain conditions. See Pub. 505 for details.

Exceptions to the penalty. You will not owe the penalty if your 2013 tax return was for a tax year of 12 full months and either of the following applies.

1. You had no tax shown on your 2013 return and you were a U.S. citizen or resident for all of 2013, or
2. Line 7 on your 2014 return is at least as much as the tax shown on your 2013 return.

Third Party Designee

If you want to allow your preparer, a friend, a family member, or any other person you choose to discuss your 2014 tax return with the IRS, check the “Yes” box in the “Third Party Designee” area of your return. Also, enter the designee's name, phone number, and any five digits the designee chooses as his or her personal identification number (PIN).

If you check the “Yes” box, you, and your spouse if filing a joint return, are authorizing the IRS to call the designee to answer any questions that may arise during the processing of your return. You also are authorizing the designee to:

- Give the IRS any information that is missing from your return,
- Call the IRS for information about the processing of your return or the status of your refund or payment(s),
- Receive copies of notices or transcripts related to your return, upon request, and
- Respond to certain IRS notices about math errors, offsets, and return preparation.

You are not authorizing the designee to receive any refund check, bind you to anything (including any additional tax liability), or otherwise represent you before the IRS.

The authorization will automatically end no later than the due date (without regard to extensions) for filing your 2015 tax return. This is April 18, 2016, for most people.

Signing Your Return

Form 1040EZ is not considered a valid return unless you sign it. If you are filing a joint return, your spouse also must sign. If your spouse cannot sign the return, see Pub. 501. Be sure to date your return and enter your occupation(s). If you have someone prepare your return, you are still responsible for the correctness of the return. If your return is signed for you by a representative, you must have a power of attorney attached that specifically authorizes the representative to sign your return. To do this, you can use Form 2848. If you are filing a joint return as a surviving spouse, see [Death of a Taxpayer](#) in Section 1, earlier.

Court-Appointed Conservator, Guardian, or Other Fiduciary. If you are a court-appointed conservator, guardian, or other fiduciary for a mentally or physically incompetent individual who has to file Form 1040EZ, sign your name for the individual. You should also file Form 56, Notice Concerning Fiduciary Relationship, when you first begin those duties for the individual.

Child's return. If your child cannot sign the return, either parent can sign the child's name in the space provided. Then, add "By (your signature), parent for minor child."

Daytime phone number. Providing your daytime phone number may help speed the processing of your return. We may have questions about items on your return, such as the earned income credit. If you answer our questions over the phone, we may be able to continue processing your return without mailing you a letter. If you are filing a joint return, you can enter either your or your spouse's daytime phone number.

Identity protection PIN. For 2014, if you received an IRS notice providing you with an Identity Protection Personal Identification Number (IP PIN), enter it in the IP PIN spaces provided below your daytime phone number. You must correctly enter all six numbers of your IP PIN. If you did not receive a notice containing an IP PIN, leave these spaces blank.



New IP PINs are issued every year. Enter the latest IP PIN you received. IP PINs for 2014 tax returns generally were sent in December 2014.

If you are filing a joint return and both taxpayers receive an IP PIN, only the taxpayer whose social security number (SSN) appears first on the tax return should enter his or her IP PIN. However, if you are filing electronically, both taxpayers must enter their IP PINs.

If you need more information or answers to frequently asked questions on how to use the IP PIN, go to www.irs.gov/Individuals/Understanding-Your-CP01A-Notice. If you received an IP PIN but misplaced it, call 1-800-908-4490.

Paid preparer must sign your return. Generally, anyone you pay to prepare your return must sign it and include their preparer

tax identification number (PTIN) in the space provided. The preparer must give you a copy of the return for your records. Someone who prepares your return but does not charge you should not sign your return.



Electronic return signatures! To file your return electronically, you must sign the return electronically using a personal identification number (PIN). If you are filing online using software, you must use a Self-Select PIN. If you are filing electronically using a tax practitioner, you can use a Self-Select PIN or a Practitioner PIN.

Self-Select PIN. The Self-Select PIN method allows you to create your own PIN. If you are filing a joint return, both you and your spouse must create a separate PIN to enter as an electronic signature.

A PIN is any combination of five digits you choose except five zeros. If you use a PIN, there is nothing to sign and nothing to mail—not even your Forms W-2.

To verify your identity, you will be prompted to enter your adjusted gross income (AGI) from your originally filed 2013 federal income tax return, if applicable. Do not use your AGI from an amended return (Form 1040X) or a math error correction made by the IRS. AGI is the amount shown on your 2013 Form 1040, line 38; Form 1040A, line 22; or Form 1040EZ, line 4. If you do not have your 2013 income tax return, call the IRS at 1-800-908-9946 to get a free transcript of your return or visit IRS.gov and click on "Get Transcript of Your Tax Records" under "Tools." (If you filed electronically last year, you may use your prior year PIN to verify your identity instead of your prior year AGI. The prior year PIN is the five digit PIN you used to electronically sign your 2013 return.) You also will be prompted to enter your date of birth (DOB).



You cannot use the Self-Select PIN method if you are a first-time filer under age 16 at the end of 2014.



If you cannot locate your prior year AGI or prior year PIN, use the Electronic Filing PIN Request. This can be found at IRS.gov. Click on "Request an Electronic Filing PIN." Or you can call 1-866-704-7388.

Practitioner PIN. The Practitioner PIN method allows you to authorize your tax practitioner to enter or generate your PIN. The practitioner can provide you with details.

Form 8453. You must send in a paper Form 8453 if you are attaching or filing Form 2848 (for an electronic return signed by an agent).

Section 4—After You Have Finished

Return Checklist

This checklist can help you file a correct return. Mistakes can delay your refund or result in notices being sent to you. One of the best ways to file an accurate return is to use IRS *e-file*. Tax software does the math for you and will help you avoid mistakes. Combining *e-file* with direct deposit is the fastest way to get your refund.

Did you:

- ☐ Enter the correct social security number for you and your spouse, if married, in the space provided on Form 1040EZ? Check that your name and SSN agree with your social security card.
- ☐ Use the amount from line 6, and the proper filing status, to find your tax in the Tax Table? Be sure you entered the correct tax on line 10.
- ☐ Go through the three steps in the instructions for lines 8a and 8b, if you thought you could take the EIC? If you could take the EIC, did you take special care to use the proper filing status column in the EIC Table?
- ☐ Check your math, especially when figuring your taxable income, federal income tax withheld, earned income credit, total payments, and your refund or amount you owe?
- ☐ Check one or both boxes on line 5 if you (or your spouse) can be claimed as a dependent on someone's (such as your parents') 2014 return? Did you check the box even if that person chooses not to claim you (or your spouse)? Did you leave the boxes blank if no one can claim you (or your spouse) as a dependent?
- ☐ Enter an amount on line 5? If you checked any of the boxes, did you use the worksheet on the back of Form 1040EZ to figure the amount to enter? If you did not check any of the boxes, did you enter \$10,150 if single; \$20,300 if married filing jointly?
- ☐ Sign and date Form 1040EZ and enter your occupation(s)?
- ☐ Include your apartment number in your address if you live in an apartment?
- ☐ Attach your Form(s) W-2 to the left margin of Form 1040EZ?
- ☐ Include all the required information on your payment if you owe tax and are paying by check or money order? See the instructions for line 14 in Section 3, earlier.
- ☐ File only one original return for the same year, even if you have not gotten your refund or have not heard from the IRS since you filed? Filing more than one original return for the same year or sending in more than one copy of the same return (unless we ask you to do so) could delay your refund.

Filing the Return

Due Date

File Form 1040EZ by **April 15, 2015**. If you file after this date, you may have to pay interest and penalties, discussed later in this Section 4.

If you were serving in, or in support of, the U.S. Armed Forces in a designated combat zone or a contingency operation, you may be able to file later. See Pub. 3 for details.

What if You Cannot File on Time?

You can get an automatic 6-month extension to file your return if, no later than the date your return is due, you file Form 4868. For details, see Form 4868.



An automatic 6-month extension to file does not extend the time to pay your tax. If you do not pay your tax by the original due date of your return, you will owe interest on the unpaid tax and may owe penalties. See Form 4868.

If you make a payment with your extension request, see the instructions for line 9 in Section 3, earlier.

What if You File or Pay Late?

We can charge you interest and penalties on the amount you owe.

Interest. We will charge you interest on taxes not paid by their due date, even if an extension of time to file is granted. We will also charge you interest on penalties imposed for failure to file, negligence, fraud, substantial valuation misstatements, substantial understatements of tax, and reportable transaction understatements. Interest is charged on the penalty from the due date of the return (including extensions).

Penalties

Late filing. If you do not file your return by the due date (including extensions), the penalty is usually 5% of the amount due for each month or part of a month your return is late, unless you have a reasonable explanation. If you do, include it with your return. The penalty can be as much as 25% of the tax due. The penalty is 15% per month, up to a maximum of 75%, if the failure to file is fraudulent. If your return is more than 60 days late, the minimum penalty could be as much as the amount of any tax you owe.

Late payment of tax. If you pay your taxes late, the penalty is usually $\frac{1}{2}$ of 1% of the unpaid amount for each month or part of a month the tax is not paid. The penalty can be as much as 25% of the unpaid amount. It applies to any unpaid tax on the return. This penalty is in addition to interest charges on late payments.

Frivolous return. In addition to any other penalties, there is a penalty of \$5,000 for filing a frivolous return. A frivolous return is one that does not contain information needed to figure the correct tax or shows a substantially incorrect tax because you

take a frivolous position or desire to delay or interfere with the tax laws. This includes altering or striking out the preprinted language above the space where you sign. For a list of positions identified as frivolous, see Notice 2010-33, which is on page 609 of Internal Revenue Bulletin 2010-17 at www.irs.gov/pub/irs-irbs/irb10-17.pdf.

Are there other penalties? Yes. There are penalties for negligence, substantial understatement of tax, reportable transaction understatements, filing an erroneous refund claim, and fraud. Criminal penalties may be imposed for willful failure to file, tax evasion, making a false statement, or identity theft. See Pub. 17 for details.

Where Do You File?

See the last page of these instructions.

Private delivery services. If you *e-file* your return, there is no need to mail it. See the *e-file* page earlier, or IRS.gov for more

information. However, if you choose to mail it, you can use only the following IRS-designated private delivery services to meet the “timely mailing as timely filing/paying” rule for tax returns and payments.

- United Parcel Service (UPS): UPS Next Day Air, UPS Next Day Air Saver, UPS 2nd Day Air, UPS 2nd Day Air A.M., UPS Worldwide Express Plus, and UPS Worldwide Express.
- Federal Express (FedEx): FedEx Priority Overnight, FedEx Standard Overnight, FedEx 2Day, FedEx International Priority, and FedEx International First.

For more information, go to IRS.gov and enter “private delivery service” in the search box. The search results will direct you to the IRS mailing address to use if you are using a private delivery service. You will also find any updates to the list of designated private delivery services. The private delivery service can tell you how to get written proof of the mailing date.

Section 5—General Information

The IRS Mission. Provide America's taxpayers top-quality service by helping them understand and meet their tax responsibilities and enforce the law with integrity and fairness to all.

Income tax withholding and estimated tax payments for 2015. If the amount you owe or your refund is large, you may want to file a new Form W-4 with your employer to change the amount of income tax withheld from your 2015 pay. For details on how to complete Form W-4, see Pub. 505. If you receive certain government payments (such as unemployment compensation or social security benefits), you can have tax withheld from those payments by giving the payer Form W-4V.



You can use the IRS Withholding Calculator at www.irs.gov/Individuals/IRS-Withholding-Calculator, instead of Pub. 505 or the worksheets included with Form W-4 or W-4P, to determine whether you need to have your withholding increased or decreased.

In general, you do not have to make estimated tax payments if you expect that your 2015 tax return will show a tax refund or a tax balance due of less than \$1,000. See Pub. 505 for more details.

Secure your records from identity theft. Identity theft occurs when someone uses your personal information, such as your name, social security number (SSN), or other identifying information, without your permission, to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

- Protect your SSN,
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax preparer.

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the IRS notice or letter. For more information, see Pub. 4535.

If your tax records are not currently affected by identity theft but you think you are at risk due to a lost or stolen purse or wallet, questionable credit card activity or credit report, etc., visit www.irs.gov/identitytheft to learn what steps you should take.

Victims of identity theft who are experiencing economic harm or a systemic problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the National Taxpayer Advocate Helpline at 1-877-777-4778. People who are deaf, hard of hearing, or have a speech disability and who have access to TTY/TDD equipment can call 1-800-829-4059. Deaf or hard of hearing individuals can also contact the IRS through relay services such as the Federal Relay Service available at www.gsa.gov/fedrelay.

Protect yourself from suspicious emails or phishing schemes. Phishing is the creation and use of email and websites designed to mimic legitimate business emails and websites. The most common form is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.

The IRS does not initiate contacts with taxpayers via emails. Also, the IRS does not request detailed personal information through email or ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward the message to phishing@irs.gov. You may also report misuse of the IRS name, logo, forms, or other IRS property to the Treasury Inspector General for Tax Administration toll-free at 1-800-366-4484. People who are deaf, hard of hearing, or

have a speech disability and who have access to TTY/TDD equipment can call 1-800-877-8339.

You can forward suspicious emails to the Federal Trade Commission at spam@uce.gov or contact them at www.ftc.gov/idtheft or 1-877-IDTHEFT (1-877-438-4338). People who are deaf, hard of hearing, or have a speech disability and who have access to TTY/TDD equipment can call 1-866-653-4261.

Visit IRS.gov and enter "identity theft" in the search box to learn more about identity theft and how to reduce your risk.

How long should you keep your tax return? Keep a copy of your tax return, worksheets you used, and records of all items appearing on it (such as Forms W-2 and 1099) until the statute of limitations runs out for that return. Usually, this is 3 years from the date the return was due or filed or 2 years from the date the tax was paid, whichever is later. You should keep some records longer. For more details, see chapter 1 of Pub. 17.

How do you amend your tax return? File Form 1040X to change a return you already filed. Generally, Form 1040X must be filed within 3 years after the date the original return was filed or within 2 years after the date the tax was paid, whichever is later. But you may have more time to file Form 1040X if you live in a federally declared disaster area or you are physically or mentally unable to manage your financial affairs. See Pub. 556 for details.

Use the "Where's My Amended Return" application on IRS.gov to track the status of your amended return. It can take up to 3 weeks from the date you mailed it to show up in our system.

How do you get a copy of your tax return information? Tax return transcripts are free and are generally used to validate income and tax filing status for mortgage applications, student and small business loan applications, and during tax preparation. To get a free transcript:

- Visit IRS.gov and click on "Get Transcript of Your Tax Records" under "Tools,"
- Use Form 4506-T or 4506T-EZ, or
- Call us at 1-800-908-9946.

If you need a copy of your actual tax return, use Form 4506. There is a fee for each return requested. See Form 4506 for the current fee. If your main home, principal place of business, or tax records are located in a federally declared disaster area, this fee will be waived.

Past due returns. If you or someone you know needs to file past due tax returns, use TeleTax topic 153 or visit www.irs.gov/individuals for help in filing those returns. Send the returns to the address that applies to you in the latest Form 1040EZ instructions. For example, if you are filing a 2011 return in 2015, use the address at the end of these instructions. However, if you got an IRS notice, mail the return to the address in the notice.

Innocent spouse relief. Generally, both you and your spouse are each responsible for paying the full amount of tax, interest, and penalties on your joint return. However, you may qualify for relief from liability for tax on a joint return if (a) there is an understatement of tax because your spouse omitted income or claimed false deductions or credits, (b) you are divorced, separated,

or no longer living with your spouse, or (c) given all the facts and circumstances, it would not be fair to hold you liable for the tax. File Form 8857 to request relief. In some cases, Form 8857 may need to be filed within 2 years of the date on which the IRS first attempted to collect the tax from you. Do not file Form 8857 with your Form 1040EZ. For more information, see Pub. 971 and Form 8857 or you can call the Innocent Spouse office toll-free at 1-855-851-2009.

How do you make a gift to reduce debt held by the public?

If you wish to do so, make a check payable to "Bureau of the Fiscal Service." You can send it to:

Bureau of the Fiscal Service
Attn Dept G
P.O. Box 2188
Parkersburg, WV 26106-2188

Or you can enclose the check with your income tax return when you file. In the memo section of the check, note that it is a gift to reduce the debt held by the public. Do not add your gift to any tax you may owe. See the instructions for line 14 for details on how to pay any tax you owe.

Go to www.publicdebt.treas.gov/index1.htm for information on how to make this gift online.



You may be able to deduct this gift on your 2015 tax return.

The Taxpayer Advocate Service Is Here To Help You

What is the Taxpayer Advocate Service?

The Taxpayer Advocate Service (TAS) is an *independent* organization within the Internal Revenue Service (IRS) that helps taxpayers and protects taxpayer rights. Our job is to ensure that every taxpayer is treated fairly and that you know and understand your rights under the [Taxpayer Bill of Rights](#).

What can the Taxpayer Advocate Service do for you?

We can help you resolve problems that you can't resolve with the IRS. And our service is free. If you qualify for our assistance, your advocate will be with you at every turn and do everything possible. TAS can help you if:

- Your problem is causing financial difficulty for you, your family, or your business.
- You face (or your business is facing) an immediate threat of adverse action.
- You've tried repeatedly to contact the IRS but no one has responded, or the IRS hasn't responded by the date promised.

How can you reach us?

We have offices in [every state, the District of Columbia, and Puerto Rico](#). Your local advocate's number is at

TaxpayerAdvocate.irs.gov, at www.irs.gov/advocate, and in your local directory. You can also call us toll-free at 1-877-777-4778.

How can you learn about your taxpayer rights?

The Taxpayer Bill of Rights describes ten basic rights that all taxpayers have when dealing with the IRS. Our Tax Toolkit at TaxpayerAdvocate.irs.gov can help you understand [what these rights mean to you](#) and how they apply. These are **your** rights. Know them. Use them.

How else does the Taxpayer Advocate Service help taxpayers?

TAS works to resolve large-scale problems that affect many taxpayers. If you know of one of these broad issues, please report it to us at www.irs.gov/sams.

Low Income Taxpayer Clinics Help Taxpayers

Low Income Taxpayer Clinics (LITCs) are independent from the IRS. Some serve individuals whose income is below a certain level and who need to resolve a tax problem. These clinics pro-

vide professional representation before the IRS or in court on audits, appeals, tax collection disputes, and other issues for free or for a small fee. Some clinics provide information about taxpayer rights and responsibilities in many different languages for individuals who speak English as a second language. For more information, and to find a clinic near you, read the LITC page on www.irs.gov/litc or Pub. 4134, Low Income Taxpayer Clinic List. You can get this publication at your local IRS office or by calling 1-800-829-3676.

Suggestions for Improving the IRS Taxpayer Advocacy Panel

Have a suggestion for improving the IRS and do not know who to contact? The Taxpayer Advocacy Panel (TAP) is a diverse group of citizen volunteers who listen to taxpayers, identify taxpayers' issues, and make suggestions for improving IRS service and customer satisfaction. The panel is demographically and geographically diverse, with at least one member from each state, the District of Columbia, and Puerto Rico. Contact TAP at www.improveirs.org or 1-888-912-1227 (toll-free).

Section 6—How To Get Tax Help



Do you need help with a tax issue or preparing your tax return, or do you need a free publication or form?

Preparing and filing your tax return. Find free options to prepare and file your return on IRS.gov or in your local community if you qualify.

- Go to IRS.gov and click on the Filing tab to see your options.
- Enter “Free File” in the search box to use brand name software to prepare and e-file your federal tax return for free.
- Enter “VITA” in the search box, download the free IRS2Go app, or call 1-800-906- 9887 to find the nearest Volunteer Income Tax Assistance or Tax Counseling for the Elderly (TCE) location for free tax preparation.
- Enter “TCE” in the search box, download the free IRS2Go app, or call 1-888-227- 7669 to find the nearest Tax Counseling for the Elderly location for free tax preparation.

The Volunteer Income Tax Assistance (VITA) program offers free tax help to people who generally make \$53,000 or less, persons with disabilities, the elderly, and limited- English-speaking taxpayers who need help preparing their own tax returns. The Tax Counseling for the Elderly (TCE) program offers free tax help for all taxpayers, particularly those who are 60 years of age and older. TCE volunteers specialize in answering questions about pensions and retirement-related issues unique to seniors.

Getting answers to your tax law questions. IRS.gov and IRS2Go are ready when you are—24 hours a day, 7 days a week.

- Enter “ITA” in the search box on IRS.gov for the Interactive Tax Assistant, a tool that will ask you questions on a number of tax law topics and provide answers. You can print the entire interview and the final response.

- Enter “Tax Map” or “Tax Trails” in the search box for detailed information by tax topic.
- Enter “Pub 17” in the search box to get Pub. 17, Your Federal Income Tax for Individuals, which features details on tax-saving opportunities, 2014 tax changes, and thousands of interactive links to help you find answers to your questions.
- Call TeleTax: 1-800-829-4477 for recorded information on a variety of tax topics. See [Recorded Tax Help \(TeleTax\)](#), later, for a list of the topics covered.
- Access tax law information in your electronic filing software.
- Go to IRS.gov and click on the Help & Resources tab for more information.

Tax forms and publications. You can download or print all of the forms and publications you may need on IRS.gov/formspubs. Otherwise, you can:

- Go to IRS.gov/formspubs to place an order and have forms mailed to you.
- Call 1-800-829-3676 to order current-year forms, instructions, publications, and prior-year forms and instructions (limited to 5 years).

You should receive your order within 10 business days.

Where to file your tax return.

- Remember, there are many ways to file your return electronically. It's safe, quick and easy. See [Preparing and filing your tax return](#), above, for more information.
- See [Where Do You File?](#) at the end of these instructions to determine where to mail your completed paper tax return.

Getting a transcript or copy of a return.

- Go to IRS.gov and click on “Get Transcript of Your Tax Records” under “Tools.”

- Download the free IRS2Go app to your smart phone and use it to order transcripts of your tax returns or tax account.
- Call the transcript toll-free line: 1-800-908-9946.
- Mail Form 4506-T or Form 4506T-EZ (both available on IRS.gov).

Using online tools to help prepare your return. Go to [IRS.gov](https://www.irs.gov) and click on the Tools bar to use these and other self-service options.

- The [Earned Income Tax Credit Assistant](#) determines if you're eligible for the EIC.
- The [IRS Withholding Calculator](#) estimates the amount you should have withheld from your paycheck for federal income tax purposes.
- The [Electronic Filing PIN Request](#) helps to verify your identity when you do not have your prior year AGI or prior self-selected PIN available.

Understanding identity theft issues.

- Go to irs.gov/uac/Identity-Protection for information and videos.
- See [Secure your records from identity theft](#) under *General Information*, earlier.

Checking on the status of a refund.

- Go to IRS.gov/refunds.
- Download the free IRS2Go app to your smart phone and use it to check your refund status.
- Call the automated refund hotline: 1-800-829-1954. See [Refund Information](#), later.

Making a tax payment. You can make electronic payments online, by phone, or from a mobile device. Paying electronically is safe and secure. The IRS uses the latest encryption technology and does not store banking information. It's easy and secure and much quicker than mailing in a check or money order. Go to [IRS.gov](https://www.irs.gov) and click on the Payments tab or the "Pay Your Tax Bill" icon to make a payment using the following options.

- [Direct Pay](#) (only if you have a checking or savings account).
- Debit or credit card.
- Electronic Federal Tax Payment System.
- Check or money order.

What if I can't pay now? Click on the Payments tab or the "Pay Your Tax Bill" icon on IRS.gov to find more information about these additional options.

- An [online payment agreement](#) determines if you are eligible to apply for an installment agreement if you cannot pay your taxes in full today. With the needed information, you can complete the application in about 30 minutes, and get immediate approval.
- An offer in compromise allows you to settle your tax debt for less than the full amount you owe. Use the [Offer in Compromise Pre-Qualifier](#) to confirm your eligibility.

Checking the status of an amended return.

- Go to IRS.gov and click on the Tools tab and then [Where's My Amended Return?](#)

Understanding an IRS notice or letter.

- Enter "Understanding your notice" in the search box on IRS.gov to find additional information about your IRS notice or letter.

Visiting the IRS. Locate the nearest Taxpayer Assistance Center using the Office Locator tool on [IRS.gov](https://www.irs.gov). Enter "office locator" in the search box. Or choose the "Contact Us" option on the IRS2Go app and search Local Offices. Before you visit, use the Locator tool to check hours and services available.

Watching IRS videos. The IRS Video portal contains video and audio presentations on topics of interest to individuals, small businesses, and tax professionals. You'll find video clips of tax topics, archived versions of live panel discussions and Webinars, and audio archives of tax practitioner phone forums.

Getting tax information in other languages. For taxpayers whose native language is not English, we have the following resources available.

- Spanish – www.irs.gov/Spanish
- Chinese – www.irs.gov/Chinese
- Korean – www.irs.gov/Korean
- Vietnamese – www.irs.gov/Vietnamese
- Russian – www.irs.gov/Russian
- Over-the-phone interpreter service - The IRS Taxpayer Assistance Centers provide telephone interpreter service in over 170 languages, and the service is available free to taxpayers.

Online ordering of tax forms and publications. To order tax forms and publications delivered by mail, go to www.irs.gov/formspubs and click on "Order Forms & Pubs." For current year tax forms and publications, click on "Forms and Publications by Mail."

Refund Information

where's my refund?

Information about your return will generally be available within 24 hours after the IRS receives

your e-filed return, or 4 weeks after you mail a paper return. But if you filed Form 8379 with your return, allow 14 weeks (11 weeks if you filed electronically) before checking your refund status.



Visit IRS.gov and click on *Where's My Refund?* 24 hours a day, 7 days a week.

To use *Where's My Refund?* have a copy of your tax return handy. You will need to enter the following information from your return:

- Your social security number (or individual taxpayer identification number),
- Your filing status, and
- The exact whole dollar amount of your refund.

Where's My Refund? will provide an actual personalized refund date as soon as the IRS processes your tax return and approves your refund.

Where's My Refund? does not track refunds that are claimed on an amended tax return.



Updates to refund status are made no more than once a day—usually at night.

You can also check the status of your refund on the free IRS2Go phone app.



If you do not have Internet access, many services are available by phone. Call 1-800-829-1954 24 hours a day, 7 days a week, for automated refund information.

Note. Our phone and walk-in assistors can research the status of your refund only if it's been 21 days or more since you filed

electronically or more than 6 weeks since you mailed your paper return.

Do not send in a copy of your return unless asked to do so.

To get a refund, you generally must file your return within 3 years from the date the return was due (including extensions).

Refund information also is available in Spanish at www.irs.gov/Spanish and the phone number listed above.

Recorded Tax Help (TeleTax)

TeleTax is a wide-ranging directory of recorded tax information that is available anytime. A complete list of topics is available online at www.irs.gov/taxtopics and in the instructions for Form 1040A and 1040. Select the number of the topic you want to hear. Then call **1-800-829-4477**. Be ready to take notes.

Taxpayer Bill of Rights

All taxpayers have fundamental rights they should be aware of when dealing with the IRS. The Taxpayer Bill of Rights, which the IRS adopted in June of 2014, takes existing rights in the tax code and groups them into the following 10 broad categories, making them easier to understand. Explore your rights and our obligations to protect them.

The right to be informed. Taxpayers have the right to know what they need to do to comply with the tax laws. They are entitled to clear explanations of the laws and IRS procedures in all tax forms, instructions, publications, notices, and correspondence. They have the right to be informed of IRS decisions about their tax accounts and to receive clear explanations of the outcomes.

The right to quality service. Taxpayers have the right to receive prompt, courteous, and professional assistance in their dealings with the IRS, to be spoken to in a way they can easily understand, to receive clear and easily understandable communications from the IRS, and to speak to a supervisor about inadequate service.

The right to pay no more than the correct amount of tax. Taxpayers have the right to pay only the amount of tax legally due, including interest and penalties, and to have the IRS apply all tax payments properly.

The right to challenge the IRS's position and be heard. Taxpayers have the right to raise objections and provide additional documentation in response to formal IRS actions or proposed actions, to expect that the IRS will consider their timely objections and documentation promptly and fairly, and to receive a response if the IRS does not agree with their position.

The right to appeal an IRS decision in an independent forum. Taxpayers are entitled to a fair and impartial administrative appeal of most IRS decisions, including many penalties, and have the right to receive a written response regarding the Office of Appeals' decision. Taxpayers generally have the right to take their cases to court.

The right to finality. Taxpayers have the right to know the maximum amount of time they have to challenge the IRS's position as well as the maximum amount of time the IRS has to audit a particular tax year or collect a tax debt. Taxpayers have the right to know when the IRS has finished an audit.

The right to privacy. Taxpayers have the right to expect that any IRS inquiry, examination, or enforcement action will comply with the law and be no more intrusive than necessary, and will respect all due process rights, including search and seizure protections and will provide, where applicable, a collection due process hearing.

The right to confidentiality. Taxpayers have the right to expect that any information they provide to the IRS will not be disclosed unless authorized by the taxpayer or by law. Taxpayers have the right to expect appropriate action will be taken against employees, return preparers, and others who wrongfully use or disclose taxpayer return information.

The right to retain representation. Taxpayers have the right to retain an authorized representative of their choice to represent them in their dealings with the IRS. Taxpayers have the right to seek assistance from a [Low Income Taxpayer Clinic](#) if they cannot afford representation.

The right to a fair and just tax system. Taxpayers have the right to expect the tax system to consider facts and circumstances that might affect their underlying liabilities, ability to pay, or ability to provide information timely. Taxpayers have the right to receive assistance from the [Taxpayer Advocate Service](#) if they are experiencing financial difficulty or if the IRS has not resolved their tax issues properly and timely through its normal channels.

Learn more at www.irs.gov/taxpayerrights.

2014 Tax Table

Example. Mr. Brown is single. His **taxable income** on line 6 of Form 1040EZ is \$26,250. He follows two easy steps to figure his tax: **1.** He finds the \$26,250-26,300 taxable income line. **2.** He finds the Single filing status column and reads down the column. The **tax** amount shown where the taxable income line and the filing status line meet is \$3,488. He enters this amount on line 10 of Form 1040EZ.

At least	But less than	Single	Married filing jointly
Your tax is—			
26,200	26,250	3,480	3,026
26,250	26,300	3,488	3,034
26,300	26,350	3,495	3,041
26,350	26,400	3,503	3,049

If Form 1040EZ, line 6, is–		And you are–		If Form 1040EZ, line 6, is–		And you are–		If Form 1040EZ, line 6, is–		And you are–					
At least	But less than	Single	Married filing jointly	At least	But less than	Single	Married filing jointly	At least	But less than	Single	Married filing jointly				
Your tax is–				Your tax is–				Your tax is–							
0	5	0	0	1,000				2,000				3,000			
5	15	1	1	1,000	1,025	101	101	2,000	2,025	201	201	3,000	3,050	303	303
15	25	2	2	1,025	1,050	104	104	2,025	2,050	204	204	3,050	3,100	308	308
25	50	4	4	1,050	1,075	106	106	2,050	2,075	206	206	3,100	3,150	313	313
50	75	6	6	1,075	1,100	109	109	2,075	2,100	209	209	3,150	3,200	318	318
75	100	9	9	1,100	1,125	111	111	2,100	2,125	211	211	3,200	3,250	323	323
100	125	11	11	1,125	1,150	114	114	2,125	2,150	214	214	3,250	3,300	328	328
125	150	14	14	1,150	1,175	116	116	2,150	2,175	216	216	3,300	3,350	333	333
150	175	16	16	1,175	1,200	119	119	2,175	2,200	219	219	3,350	3,400	338	338
175	200	19	19	1,200	1,225	121	121	2,200	2,225	221	221	3,400	3,450	343	343
200	225	21	21	1,225	1,250	124	124	2,225	2,250	224	224	3,450	3,500	348	348
225	250	24	24	1,250	1,275	126	126	2,250	2,275	226	226	3,500	3,550	353	353
250	275	26	26	1,275	1,300	129	129	2,275	2,300	229	229	3,550	3,600	358	358
275	300	29	29	1,300	1,325	131	131	2,300	2,325	231	231	3,600	3,650	363	363
300	325	31	31	1,325	1,350	134	134	2,325	2,350	234	234	3,650	3,700	368	368
325	350	34	34	1,350	1,375	136	136	2,350	2,375	236	236	3,700	3,750	373	373
350	375	36	36	1,375	1,400	139	139	2,375	2,400	239	239	3,750	3,800	378	378
375	400	39	39	1,400	1,425	141	141	2,400	2,425	241	241	3,800	3,850	383	383
400	425	41	41	1,425	1,450	144	144	2,425	2,450	244	244	3,850	3,900	388	388
425	450	44	44	1,450	1,475	146	146	2,450	2,475	246	246	3,900	3,950	393	393
450	475	46	46	1,475	1,500	149	149	2,475	2,500	249	249	3,950	4,000	398	398
475	500	49	49	1,500	1,525	151	151	2,500	2,525	251	251	4,000			
500	525	51	51	1,525	1,550	154	154	2,525	2,550	254	254	4,000	4,050	403	403
525	550	54	54	1,550	1,575	156	156	2,550	2,575	256	256	4,050	4,100	408	408
550	575	56	56	1,575	1,600	159	159	2,575	2,600	259	259	4,100	4,150	413	413
575	600	59	59	1,600	1,625	161	161	2,600	2,625	261	261	4,150	4,200	418	418
600	625	61	61	1,625	1,650	164	164	2,625	2,650	264	264	4,200	4,250	423	423
625	650	64	64	1,650	1,675	166	166	2,650	2,675	266	266	4,250	4,300	428	428
650	675	66	66	1,675	1,700	169	169	2,675	2,700	269	269	4,300	4,350	433	433
675	700	69	69	1,700	1,725	171	171	2,700	2,725	271	271	4,350	4,400	438	438
700	725	71	71	1,725	1,750	174	174	2,725	2,750	274	274	4,400	4,450	443	443
725	750	74	74	1,750	1,775	176	176	2,750	2,775	276	276	4,450	4,500	448	448
750	775	76	76	1,775	1,800	179	179	2,775	2,800	279	279	4,500	4,550	453	453
775	800	79	79	1,800	1,825	181	181	2,800	2,825	281	281	4,550	4,600	458	458
800	825	81	81	1,825	1,850	184	184	2,825	2,850	284	284	4,600	4,650	463	463
825	850	84	84	1,850	1,875	186	186	2,850	2,875	286	286	4,650	4,700	468	468
850	875	86	86	1,875	1,900	189	189	2,875	2,900	289	289	4,700	4,750	473	473
875	900	89	89	1,900	1,925	191	191	2,900	2,925	291	291	4,750	4,800	478	478
900	925	91	91	1,925	1,950	194	194	2,925	2,950	294	294	4,800	4,850	483	483
925	950	94	94	1,950	1,975	196	196	2,950	2,975	296	296	4,850	4,900	488	488
950	975	96	96	1,975	2,000	199	199	2,975	3,000	299	299	4,900	4,950	493	493
975	1,000	99	99									4,950	5,000	498	498

(Continued)

If Form 1040EZ, line 6, is–		And you are–		If Form 1040EZ, line 6, is–		And you are–		If Form 1040EZ, line 6, is–		And you are–		If Form 1040EZ, line 6, is–		And you are–	
At least	But less than	Single	Married filing jointly	At least	But less than	Single	Married filing jointly	At least	But less than	Single	Married filing jointly	At least	But less than	Single	Married filing jointly
Your tax is–				Your tax is–				Your tax is–				Your tax is–			
5,000				8,000				11,000				14,000			
5,000	5,050	503	503	8,000	8,050	803	803	11,000	11,050	1,200	1,103	14,000	14,050	1,650	1,403
5,050	5,100	508	508	8,050	8,100	808	808	11,050	11,100	1,208	1,108	14,050	14,100	1,658	1,408
5,100	5,150	513	513	8,100	8,150	813	813	11,100	11,150	1,215	1,113	14,100	14,150	1,665	1,413
5,150	5,200	518	518	8,150	8,200	818	818	11,150	11,200	1,223	1,118	14,150	14,200	1,673	1,418
5,200	5,250	523	523	8,200	8,250	823	823	11,200	11,250	1,230	1,123	14,200	14,250	1,680	1,423
5,250	5,300	528	528	8,250	8,300	828	828	11,250	11,300	1,238	1,128	14,250	14,300	1,688	1,428
5,300	5,350	533	533	8,300	8,350	833	833	11,300	11,350	1,245	1,133	14,300	14,350	1,695	1,433
5,350	5,400	538	538	8,350	8,400	838	838	11,350	11,400	1,253	1,138	14,350	14,400	1,703	1,438
5,400	5,450	543	543	8,400	8,450	843	843	11,400	11,450	1,260	1,143	14,400	14,450	1,710	1,443
5,450	5,500	548	548	8,450	8,500	848	848	11,450	11,500	1,268	1,148	14,450	14,500	1,718	1,448
5,500	5,550	553	553	8,500	8,550	853	853	11,500	11,550	1,275	1,153	14,500	14,550	1,725	1,453
5,550	5,600	558	558	8,550	8,600	858	858	11,550	11,600	1,283	1,158	14,550	14,600	1,733	1,458
5,600	5,650	563	563	8,600	8,650	863	863	11,600	11,650	1,290	1,163	14,600	14,650	1,740	1,463
5,650	5,700	568	568	8,650	8,700	868	868	11,650	11,700	1,298	1,168	14,650	14,700	1,748	1,468
5,700	5,750	573	573	8,700	8,750	873	873	11,700	11,750	1,305	1,173	14,700	14,750	1,755	1,473
5,750	5,800	578	578	8,750	8,800	878	878	11,750	11,800	1,313	1,178	14,750	14,800	1,763	1,478
5,800	5,850	583	583	8,800	8,850	883	883	11,800	11,850	1,320	1,183	14,800	14,850	1,770	1,483
5,850	5,900	588	588	8,850	8,900	888	888	11,850	11,900	1,328	1,188	14,850	14,900	1,778	1,488
5,900	5,950	593	593	8,900	8,950	893	893	11,900	11,950	1,335	1,193	14,900	14,950	1,785	1,493
5,950	6,000	598	598	8,950	9,000	898	898	11,950	12,000	1,343	1,198	14,950	15,000	1,793	1,498
6,000				9,000				12,000				15,000			
6,000	6,050	603	603	9,000	9,050	903	903	12,000	12,050	1,350	1,203	15,000	15,050	1,800	1,503
6,050	6,100	608	608	9,050	9,100	908	908	12,050	12,100	1,358	1,208	15,050	15,100	1,808	1,508
6,100	6,150	613	613	9,100	9,150	915	913	12,100	12,150	1,365	1,213	15,100	15,150	1,815	1,513
6,150	6,200	618	618	9,150	9,200	923	918	12,150	12,200	1,373	1,218	15,150	15,200	1,823	1,518
6,200	6,250	623	623	9,200	9,250	930	923	12,200	12,250	1,380	1,223	15,200	15,250	1,830	1,523
6,250	6,300	628	628	9,250	9,300	938	928	12,250	12,300	1,388	1,228	15,250	15,300	1,838	1,528
6,300	6,350	633	633	9,300	9,350	945	933	12,300	12,350	1,395	1,233	15,300	15,350	1,845	1,533
6,350	6,400	638	638	9,350	9,400	953	938	12,350	12,400	1,403	1,238	15,350	15,400	1,853	1,538
6,400	6,450	643	643	9,400	9,450	960	943	12,400	12,450	1,410	1,243	15,400	15,450	1,860	1,543
6,450	6,500	648	648	9,450	9,500	968	948	12,450	12,500	1,418	1,248	15,450	15,500	1,868	1,548
6,500	6,550	653	653	9,500	9,550	975	953	12,500	12,550	1,425	1,253	15,500	15,550	1,875	1,553
6,550	6,600	658	658	9,550	9,600	983	958	12,550	12,600	1,433	1,258	15,550	15,600	1,883	1,558
6,600	6,650	663	663	9,600	9,650	990	963	12,600	12,650	1,440	1,263	15,600	15,650	1,890	1,563
6,650	6,700	668	668	9,650	9,700	998	968	12,650	12,700	1,448	1,268	15,650	15,700	1,898	1,568
6,700	6,750	673	673	9,700	9,750	1,005	973	12,700	12,750	1,455	1,273	15,700	15,750	1,905	1,573
6,750	6,800	678	678	9,750	9,800	1,013	978	12,750	12,800	1,463	1,278	15,750	15,800	1,913	1,578
6,800	6,850	683	683	9,800	9,850	1,020	983	12,800	12,850	1,470	1,283	15,800	15,850	1,920	1,583
6,850	6,900	688	688	9,850	9,900	1,028	988	12,850	12,900	1,478	1,288	15,850	15,900	1,928	1,588
6,900	6,950	693	693	9,900	9,950	1,035	993	12,900	12,950	1,485	1,293	15,900	15,950	1,935	1,593
6,950	7,000	698	698	9,950	10,000	1,043	998	12,950	13,000	1,493	1,298	15,950	16,000	1,943	1,598
7,000				10,000				13,000				16,000			
7,000	7,050	703	703	10,000	10,050	1,050	1,003	13,000	13,050	1,500	1,303	16,000	16,050	1,950	1,603
7,050	7,100	708	708	10,050	10,100	1,058	1,008	13,050	13,100	1,508	1,308	16,050	16,100	1,958	1,608
7,100	7,150	713	713	10,100	10,150	1,065	1,013	13,100	13,150	1,515	1,313	16,100	16,150	1,965	1,613
7,150	7,200	718	718	10,150	10,200	1,073	1,018	13,150	13,200	1,523	1,318	16,150	16,200	1,973	1,618
7,200	7,250	723	723	10,200	10,250	1,080	1,023	13,200	13,250	1,530	1,323	16,200	16,250	1,980	1,623
7,250	7,300	728	728	10,250	10,300	1,088	1,028	13,250	13,300	1,538	1,328	16,250	16,300	1,988	1,628
7,300	7,350	733	733	10,300	10,350	1,095	1,033	13,300	13,350	1,545	1,333	16,300	16,350	1,995	1,633
7,350	7,400	738	738	10,350	10,400	1,103	1,038	13,350	13,400	1,553	1,338	16,350	16,400	2,003	1,638
7,400	7,450	743	743	10,400	10,450	1,110	1,043	13,400	13,450	1,560	1,343	16,400	16,450	2,010	1,643
7,450	7,500	748	748	10,450	10,500	1,118	1,048	13,450	13,500	1,568	1,348	16,450	16,500	2,018	1,648
7,500	7,550	753	753	10,500	10,550	1,125	1,053	13,500	13,550	1,575	1,353	16,500	16,550	2,025	1,653
7,550	7,600	758	758	10,550	10,600	1,133	1,058	13,550	13,600	1,583	1,358	16,550	16,600	2,033	1,658
7,600	7,650	763	763	10,600	10,650	1,140	1,063	13,600	13,650	1,590	1,363	16,600	16,650	2,040	1,663
7,650	7,700	768	768	10,650	10,700	1,148	1,068	13,650	13,700	1,598	1,368	16,650	16,700	2,048	1,668
7,700	7,750	773	773	10,700	10,750	1,155	1,073	13,700	13,750	1,605	1,373	16,700	16,750	2,055	1,673
7,750	7,800	778	778	10,750	10,800	1,163	1,078	13,750	13,800	1,613	1,378	16,750	16,800	2,063	1,678
7,800	7,850	783	783	10,800	10,850	1,170	1,083	13,800	13,850	1,620	1,383	16,800	16,850	2,070	1,683
7,850	7,900	788	788	10,850	10,900	1,178	1,088	13,850	13,900	1,628	1,388	16,850	16,900	2,078	1,688
7,900	7,950	793	793	10,900	10,950	1,185	1,093	13,900	13,950	1,635	1,393	16,900	16,950	2,085	1,693
7,950	8,000	798	798	10,950	11,000	1,193	1,098	13,950	14,000	1,643	1,398	16,950	17,000	2,093	1,698

(Continued)

If Form 1040EZ, line 6, is–		And you are–		If Form 1040EZ, line 6, is–		And you are–		If Form 1040EZ, line 6, is–		And you are–		If Form 1040EZ, line 6, is–		And you are–	
At least	But less than	Single	Married filing jointly	At least	But less than	Single	Married filing jointly	At least	But less than	Single	Married filing jointly	At least	But less than	Single	Married filing jointly
Your tax is–				Your tax is–				Your tax is–				Your tax is–			
17,000				20,000				23,000				26,000			
17,000	17,050	2,100	1,703	20,000	20,050	2,550	2,096	23,000	23,050	3,000	2,546	26,000	26,050	3,450	2,996
17,050	17,100	2,108	1,708	20,050	20,100	2,558	2,104	23,050	23,100	3,008	2,554	26,050	26,100	3,458	3,004
17,100	17,150	2,115	1,713	20,100	20,150	2,565	2,111	23,100	23,150	3,015	2,561	26,100	26,150	3,465	3,011
17,150	17,200	2,123	1,718	20,150	20,200	2,573	2,119	23,150	23,200	3,023	2,569	26,150	26,200	3,473	3,019
17,200	17,250	2,130	1,723	20,200	20,250	2,580	2,126	23,200	23,250	3,030	2,576	26,200	26,250	3,480	3,026
17,250	17,300	2,138	1,728	20,250	20,300	2,588	2,134	23,250	23,300	3,038	2,584	26,250	26,300	3,488	3,034
17,300	17,350	2,145	1,733	20,300	20,350	2,595	2,141	23,300	23,350	3,045	2,591	26,300	26,350	3,495	3,041
17,350	17,400	2,153	1,738	20,350	20,400	2,603	2,149	23,350	23,400	3,053	2,599	26,350	26,400	3,503	3,049
17,400	17,450	2,160	1,743	20,400	20,450	2,610	2,156	23,400	23,450	3,060	2,606	26,400	26,450	3,510	3,056
17,450	17,500	2,168	1,748	20,450	20,500	2,618	2,164	23,450	23,500	3,068	2,614	26,450	26,500	3,518	3,064
17,500	17,550	2,175	1,753	20,500	20,550	2,625	2,171	23,500	23,550	3,075	2,621	26,500	26,550	3,525	3,071
17,550	17,600	2,183	1,758	20,550	20,600	2,633	2,179	23,550	23,600	3,083	2,629	26,550	26,600	3,533	3,079
17,600	17,650	2,190	1,763	20,600	20,650	2,640	2,186	23,600	23,650	3,090	2,636	26,600	26,650	3,540	3,086
17,650	17,700	2,198	1,768	20,650	20,700	2,648	2,194	23,650	23,700	3,098	2,644	26,650	26,700	3,548	3,094
17,700	17,750	2,205	1,773	20,700	20,750	2,655	2,201	23,700	23,750	3,105	2,651	26,700	26,750	3,555	3,101
17,750	17,800	2,213	1,778	20,750	20,800	2,663	2,209	23,750	23,800	3,113	2,659	26,750	26,800	3,563	3,109
17,800	17,850	2,220	1,783	20,800	20,850	2,670	2,216	23,800	23,850	3,120	2,666	26,800	26,850	3,570	3,116
17,850	17,900	2,228	1,788	20,850	20,900	2,678	2,224	23,850	23,900	3,128	2,674	26,850	26,900	3,578	3,124
17,900	17,950	2,235	1,793	20,900	20,950	2,685	2,231	23,900	23,950	3,135	2,681	26,900	26,950	3,585	3,131
17,950	18,000	2,243	1,798	20,950	21,000	2,693	2,239	23,950	24,000	3,143	2,689	26,950	27,000	3,593	3,139
18,000				21,000				24,000				27,000			
18,000	18,050	2,250	1,803	21,000	21,050	2,700	2,246	24,000	24,050	3,150	2,696	27,000	27,050	3,600	3,146
18,050	18,100	2,258	1,808	21,050	21,100	2,708	2,254	24,050	24,100	3,158	2,704	27,050	27,100	3,608	3,154
18,100	18,150	2,265	1,813	21,100	21,150	2,715	2,261	24,100	24,150	3,165	2,711	27,100	27,150	3,615	3,161
18,150	18,200	2,273	1,819	21,150	21,200	2,723	2,269	24,150	24,200	3,173	2,719	27,150	27,200	3,623	3,169
18,200	18,250	2,280	1,826	21,200	21,250	2,730	2,276	24,200	24,250	3,180	2,726	27,200	27,250	3,630	3,176
18,250	18,300	2,288	1,834	21,250	21,300	2,738	2,284	24,250	24,300	3,188	2,734	27,250	27,300	3,638	3,184
18,300	18,350	2,295	1,841	21,300	21,350	2,745	2,291	24,300	24,350	3,195	2,741	27,300	27,350	3,645	3,191
18,350	18,400	2,303	1,849	21,350	21,400	2,753	2,299	24,350	24,400	3,203	2,749	27,350	27,400	3,653	3,199
18,400	18,450	2,310	1,856	21,400	21,450	2,760	2,306	24,400	24,450	3,210	2,756	27,400	27,450	3,660	3,206
18,450	18,500	2,318	1,864	21,450	21,500	2,768	2,314	24,450	24,500	3,218	2,764	27,450	27,500	3,668	3,214
18,500	18,550	2,325	1,871	21,500	21,550	2,775	2,321	24,500	24,550	3,225	2,771	27,500	27,550	3,675	3,221
18,550	18,600	2,333	1,879	21,550	21,600	2,783	2,329	24,550	24,600	3,233	2,779	27,550	27,600	3,683	3,229
18,600	18,650	2,340	1,886	21,600	21,650	2,790	2,336	24,600	24,650	3,240	2,786	27,600	27,650	3,690	3,236
18,650	18,700	2,348	1,894	21,650	21,700	2,798	2,344	24,650	24,700	3,248	2,794	27,650	27,700	3,698	3,244
18,700	18,750	2,355	1,901	21,700	21,750	2,805	2,351	24,700	24,750	3,255	2,801	27,700	27,750	3,705	3,251
18,750	18,800	2,363	1,909	21,750	21,800	2,813	2,359	24,750	24,800	3,263	2,809	27,750	27,800	3,713	3,259
18,800	18,850	2,370	1,916	21,800	21,850	2,820	2,366	24,800	24,850	3,270	2,816	27,800	27,850	3,720	3,266
18,850	18,900	2,378	1,924	21,850	21,900	2,828	2,374	24,850	24,900	3,278	2,824	27,850	27,900	3,728	3,274
18,900	18,950	2,385	1,931	21,900	21,950	2,835	2,381	24,900	24,950	3,285	2,831	27,900	27,950	3,735	3,281
18,950	19,000	2,393	1,939	21,950	22,000	2,843	2,389	24,950	25,000	3,293	2,839	27,950	28,000	3,743	3,289
19,000				22,000				25,000				28,000			
19,000	19,050	2,400	1,946	22,000	22,050	2,850	2,396	25,000	25,050	3,300	2,846	28,000	28,050	3,750	3,296
19,050	19,100	2,408	1,954	22,050	22,100	2,858	2,404	25,050	25,100	3,308	2,854	28,050	28,100	3,758	3,304
19,100	19,150	2,415	1,961	22,100	22,150	2,865	2,411	25,100	25,150	3,315	2,861	28,100	28,150	3,765	3,311
19,150	19,200	2,423	1,969	22,150	22,200	2,873	2,419	25,150	25,200	3,323	2,869	28,150	28,200	3,773	3,319
19,200	19,250	2,430	1,976	22,200	22,250	2,880	2,426	25,200	25,250	3,330	2,876	28,200	28,250	3,780	3,326
19,250	19,300	2,438	1,984	22,250	22,300	2,888	2,434	25,250	25,300	3,338	2,884	28,250	28,300	3,788	3,334
19,300	19,350	2,445	1,991	22,300	22,350	2,895	2,441	25,300	25,350	3,345	2,891	28,300	28,350	3,795	3,341
19,350	19,400	2,453	1,999	22,350	22,400	2,903	2,449	25,350	25,400	3,353	2,899	28,350	28,400	3,803	3,349
19,400	19,450	2,460	2,006	22,400	22,450	2,910	2,456	25,400	25,450	3,360	2,906	28,400	28,450	3,810	3,356
19,450	19,500	2,468	2,014	22,450	22,500	2,918	2,464	25,450	25,500	3,368	2,914	28,450	28,500	3,818	3,364
19,500	19,550	2,475	2,021	22,500	22,550	2,925	2,471	25,500	25,550	3,375	2,921	28,500	28,550	3,825	3,371
19,550	19,600	2,483	2,029	22,550	22,600	2,933	2,479	25,550	25,600	3,383	2,929	28,550	28,600	3,833	3,379
19,600	19,650	2,490	2,036	22,600	22,650	2,940	2,486	25,600	25,650	3,390	2,936	28,600	28,650	3,840	3,386
19,650	19,700	2,498	2,044	22,650	22,700	2,948	2,494	25,650	25,700	3,398	2,944	28,650	28,700	3,848	3,394
19,700	19,750	2,505	2,051	22,700	22,750	2,955	2,501	25,700	25,750	3,405	2,951	28,700	28,750	3,855	3,401
19,750	19,800	2,513	2,059	22,750	22,800	2,963	2,509	25,750	25,800	3,413	2,959	28,750	28,800	3,863	3,409
19,800	19,850	2,520	2,066	22,800	22,850	2,970	2,516	25,800	25,850	3,420	2,966	28,800	28,850	3,870	3,416
19,850	19,900	2,528	2,074	22,850	22,900	2,978	2,524	25,850	25,900	3,428	2,974	28,850	28,900	3,878	3,424
19,900	19,950	2,535	2,081	22,900	22,950	2,985	2,531	25,900	25,950	3,435	2,981	28,900	28,950	3,885	3,431
19,950	20,000	2,543	2,089	22,950	23,000	2,993	2,539	25,950	26,000	3,443	2,989	28,950	29,000	3,893	3,439

(Continued)

If Form 1040EZ, line 6, is–		And you are–		If Form 1040EZ, line 6, is–		And you are–		If Form 1040EZ, line 6, is–		And you are–		If Form 1040EZ, line 6, is–		And you are–	
At least	But less than	Single	Married filing jointly	At least	But less than	Single	Married filing jointly	At least	But less than	Single	Married filing jointly	At least	But less than	Single	Married filing jointly
Your tax is–				Your tax is–				Your tax is–				Your tax is–			
29,000				32,000				35,000				38,000			
29,000	29,050	3,900	3,446	32,000	32,050	4,350	3,896	35,000	35,050	4,800	4,346	38,000	38,050	5,363	4,796
29,050	29,100	3,908	3,454	32,050	32,100	4,358	3,904	35,050	35,100	4,808	4,354	38,050	38,100	5,375	4,804
29,100	29,150	3,915	3,461	32,100	32,150	4,365	3,911	35,100	35,150	4,815	4,361	38,100	38,150	5,388	4,811
29,150	29,200	3,923	3,469	32,150	32,200	4,373	3,919	35,150	35,200	4,823	4,369	38,150	38,200	5,400	4,819
29,200	29,250	3,930	3,476	32,200	32,250	4,380	3,926	35,200	35,250	4,830	4,376	38,200	38,250	5,413	4,826
29,250	29,300	3,938	3,484	32,250	32,300	4,388	3,934	35,250	35,300	4,838	4,384	38,250	38,300	5,425	4,834
29,300	29,350	3,945	3,491	32,300	32,350	4,395	3,941	35,300	35,350	4,845	4,391	38,300	38,350	5,438	4,841
29,350	29,400	3,953	3,499	32,350	32,400	4,403	3,949	35,350	35,400	4,853	4,399	38,350	38,400	5,450	4,849
29,400	29,450	3,960	3,506	32,400	32,450	4,410	3,956	35,400	35,450	4,860	4,406	38,400	38,450	5,463	4,856
29,450	29,500	3,968	3,514	32,450	32,500	4,418	3,964	35,450	35,500	4,868	4,414	38,450	38,500	5,475	4,864
29,500	29,550	3,975	3,521	32,500	32,550	4,425	3,971	35,500	35,550	4,875	4,421	38,500	38,550	5,488	4,871
29,550	29,600	3,983	3,529	32,550	32,600	4,433	3,979	35,550	35,600	4,883	4,429	38,550	38,600	5,500	4,879
29,600	29,650	3,990	3,536	32,600	32,650	4,440	3,986	35,600	35,650	4,890	4,436	38,600	38,650	5,513	4,886
29,650	29,700	3,998	3,544	32,650	32,700	4,448	3,994	35,650	35,700	4,898	4,444	38,650	38,700	5,525	4,894
29,700	29,750	4,005	3,551	32,700	32,750	4,455	4,001	35,700	35,750	4,905	4,451	38,700	38,750	5,538	4,901
29,750	29,800	4,013	3,559	32,750	32,800	4,463	4,009	35,750	35,800	4,913	4,459	38,750	38,800	5,550	4,909
29,800	29,850	4,020	3,566	32,800	32,850	4,470	4,016	35,800	35,850	4,920	4,466	38,800	38,850	5,563	4,916
29,850	29,900	4,028	3,574	32,850	32,900	4,478	4,024	35,850	35,900	4,928	4,474	38,850	38,900	5,575	4,924
29,900	29,950	4,035	3,581	32,900	32,950	4,485	4,031	35,900	35,950	4,935	4,481	38,900	38,950	5,588	4,931
29,950	30,000	4,043	3,589	32,950	33,000	4,493	4,039	35,950	36,000	4,943	4,489	38,950	39,000	5,600	4,939
30,000				33,000				36,000				39,000			
30,000	30,050	4,050	3,596	33,000	33,050	4,500	4,046	36,000	36,050	4,950	4,496	39,000	39,050	5,613	4,946
30,050	30,100	4,058	3,604	33,050	33,100	4,508	4,054	36,050	36,100	4,958	4,504	39,050	39,100	5,625	4,954
30,100	30,150	4,065	3,611	33,100	33,150	4,515	4,061	36,100	36,150	4,965	4,511	39,100	39,150	5,638	4,961
30,150	30,200	4,073	3,619	33,150	33,200	4,523	4,069	36,150	36,200	4,973	4,519	39,150	39,200	5,650	4,969
30,200	30,250	4,080	3,626	33,200	33,250	4,530	4,076	36,200	36,250	4,980	4,526	39,200	39,250	5,663	4,976
30,250	30,300	4,088	3,634	33,250	33,300	4,538	4,084	36,250	36,300	4,988	4,534	39,250	39,300	5,675	4,984
30,300	30,350	4,095	3,641	33,300	33,350	4,545	4,091	36,300	36,350	4,995	4,541	39,300	39,350	5,688	4,991
30,350	30,400	4,103	3,649	33,350	33,400	4,553	4,099	36,350	36,400	5,003	4,549	39,350	39,400	5,700	4,999
30,400	30,450	4,110	3,656	33,400	33,450	4,560	4,106	36,400	36,450	5,010	4,556	39,400	39,450	5,713	5,006
30,450	30,500	4,118	3,664	33,450	33,500	4,568	4,114	36,450	36,500	5,018	4,564	39,450	39,500	5,725	5,014
30,500	30,550	4,125	3,671	33,500	33,550	4,575	4,121	36,500	36,550	5,025	4,571	39,500	39,550	5,738	5,021
30,550	30,600	4,133	3,679	33,550	33,600	4,583	4,129	36,550	36,600	5,033	4,579	39,550	39,600	5,750	5,029
30,600	30,650	4,140	3,686	33,600	33,650	4,590	4,136	36,600	36,650	5,040	4,586	39,600	39,650	5,763	5,036
30,650	30,700	4,148	3,694	33,650	33,700	4,598	4,144	36,650	36,700	5,048	4,594	39,650	39,700	5,775	5,044
30,700	30,750	4,155	3,701	33,700	33,750	4,605	4,151	36,700	36,750	5,055	4,601	39,700	39,750	5,788	5,051
30,750	30,800	4,163	3,709	33,750	33,800	4,613	4,159	36,750	36,800	5,063	4,609	39,750	39,800	5,800	5,059
30,800	30,850	4,170	3,716	33,800	33,850	4,620	4,166	36,800	36,850	5,070	4,616	39,800	39,850	5,813	5,066
30,850	30,900	4,178	3,724	33,850	33,900	4,628	4,174	36,850	36,900	5,078	4,624	39,850	39,900	5,825	5,074
30,900	30,950	4,185	3,731	33,900	33,950	4,635	4,181	36,900	36,950	5,088	4,631	39,900	39,950	5,838	5,081
30,950	31,000	4,193	3,739	33,950	34,000	4,643	4,189	36,950	37,000	5,100	4,639	39,950	40,000	5,850	5,089
31,000				34,000				37,000				40,000			
31,000	31,050	4,200	3,746	34,000	34,050	4,650	4,196	37,000	37,050	5,113	4,646	40,000	40,050	5,863	5,096
31,050	31,100	4,208	3,754	34,050	34,100	4,658	4,204	37,050	37,100	5,125	4,654	40,050	40,100	5,875	5,104
31,100	31,150	4,215	3,761	34,100	34,150	4,665	4,211	37,100	37,150	5,138	4,661	40,100	40,150	5,888	5,111
31,150	31,200	4,223	3,769	34,150	34,200	4,673	4,219	37,150	37,200	5,150	4,669	40,150	40,200	5,900	5,119
31,200	31,250	4,230	3,776	34,200	34,250	4,680	4,226	37,200	37,250	5,163	4,676	40,200	40,250	5,913	5,126
31,250	31,300	4,238	3,784	34,250	34,300	4,688	4,234	37,250	37,300	5,175	4,684	40,250	40,300	5,925	5,134
31,300	31,350	4,245	3,791	34,300	34,350	4,695	4,241	37,300	37,350	5,188	4,691	40,300	40,350	5,938	5,141
31,350	31,400	4,253	3,799	34,350	34,400	4,703	4,249	37,350	37,400	5,200	4,699	40,350	40,400	5,950	5,149
31,400	31,450	4,260	3,806	34,400	34,450	4,710	4,256	37,400	37,450	5,213	4,706	40,400	40,450	5,963	5,156
31,450	31,500	4,268	3,814	34,450	34,500	4,718	4,264	37,450	37,500	5,225	4,714	40,450	40,500	5,975	5,164
31,500	31,550	4,275	3,821	34,500	34,550	4,725	4,271	37,500	37,550	5,238	4,721	40,500	40,550	5,988	5,171
31,550	31,600	4,283	3,829	34,550	34,600	4,733	4,279	37,550	37,600	5,250	4,729	40,550	40,600	6,000	5,179
31,600	31,650	4,290	3,836	34,600	34,650	4,740	4,286	37,600	37,650	5,263	4,736	40,600	40,650	6,013	5,186
31,650	31,700	4,298	3,844	34,650	34,700	4,748	4,294	37,650	37,700	5,275	4,744	40,650	40,700	6,025	5,194
31,700	31,750	4,305	3,851	34,700	34,750	4,755	4,301	37,700	37,750	5,288	4,751	40,700	40,750	6,038	5,201
31,750	31,800	4,313	3,859	34,750	34,800	4,763	4,309	37,750	37,800	5,300	4,759	40,750	40,800	6,050	5,209
31,800	31,850	4,320	3,866	34,800	34,850	4,770	4,316	37,800	37,850	5,313	4,766	40,800	40,850	6,063	5,216
31,850	31,900	4,328	3,874	34,850	34,900	4,778	4,324	37,850	37,900	5,325	4,774	40,850	40,900	6,075	5,224
31,900	31,950	4,335	3,881	34,900	34,950	4,785	4,331	37,900	37,950	5,338	4,781	40,900	40,950	6,088	5,231
31,950	32,000	4,343	3,889	34,950	35,000	4,793	4,339	37,950	38,000	5,350	4,789	40,950	41,000	6,100	5,239

(Continued)

If Form 1040EZ, line 6, is–		And you are–		If Form 1040EZ, line 6, is–		And you are–		If Form 1040EZ, line 6, is–		And you are–		If Form 1040EZ, line 6, is–		And you are–	
At least	But less than	Single	Married filing jointly	At least	But less than	Single	Married filing jointly	At least	But less than	Single	Married filing jointly	At least	But less than	Single	Married filing jointly
Your tax is–				Your tax is–				Your tax is–				Your tax is–			
41,000				44,000				47,000				50,000			
41,000	41,050	6,113	5,246	44,000	44,050	6,863	5,696	47,000	47,050	7,613	6,146	50,000	50,050	8,363	6,596
41,050	41,100	6,125	5,254	44,050	44,100	6,875	5,704	47,050	47,100	7,625	6,154	50,050	50,100	8,375	6,604
41,100	41,150	6,138	5,261	44,100	44,150	6,888	5,711	47,100	47,150	7,638	6,161	50,100	50,150	8,388	6,611
41,150	41,200	6,150	5,269	44,150	44,200	6,900	5,719	47,150	47,200	7,650	6,169	50,150	50,200	8,400	6,619
41,200	41,250	6,163	5,276	44,200	44,250	6,913	5,726	47,200	47,250	7,663	6,176	50,200	50,250	8,413	6,626
41,250	41,300	6,175	5,284	44,250	44,300	6,925	5,734	47,250	47,300	7,675	6,184	50,250	50,300	8,425	6,634
41,300	41,350	6,188	5,291	44,300	44,350	6,938	5,741	47,300	47,350	7,688	6,191	50,300	50,350	8,438	6,641
41,350	41,400	6,200	5,299	44,350	44,400	6,950	5,749	47,350	47,400	7,700	6,199	50,350	50,400	8,450	6,649
41,400	41,450	6,213	5,306	44,400	44,450	6,963	5,756	47,400	47,450	7,713	6,206	50,400	50,450	8,463	6,656
41,450	41,500	6,225	5,314	44,450	44,500	6,975	5,764	47,450	47,500	7,725	6,214	50,450	50,500	8,475	6,664
41,500	41,550	6,238	5,321	44,500	44,550	6,988	5,771	47,500	47,550	7,738	6,221	50,500	50,550	8,488	6,671
41,550	41,600	6,250	5,329	44,550	44,600	7,000	5,779	47,550	47,600	7,750	6,229	50,550	50,600	8,500	6,679
41,600	41,650	6,263	5,336	44,600	44,650	7,013	5,786	47,600	47,650	7,763	6,236	50,600	50,650	8,513	6,686
41,650	41,700	6,275	5,344	44,650	44,700	7,025	5,794	47,650	47,700	7,775	6,244	50,650	50,700	8,525	6,694
41,700	41,750	6,288	5,351	44,700	44,750	7,038	5,801	47,700	47,750	7,788	6,251	50,700	50,750	8,538	6,701
41,750	41,800	6,300	5,359	44,750	44,800	7,050	5,809	47,750	47,800	7,800	6,259	50,750	50,800	8,550	6,709
41,800	41,850	6,313	5,366	44,800	44,850	7,063	5,816	47,800	47,850	7,813	6,266	50,800	50,850	8,563	6,716
41,850	41,900	6,325	5,374	44,850	44,900	7,075	5,824	47,850	47,900	7,825	6,274	50,850	50,900	8,575	6,724
41,900	41,950	6,338	5,381	44,900	44,950	7,088	5,831	47,900	47,950	7,838	6,281	50,900	50,950	8,588	6,731
41,950	42,000	6,350	5,389	44,950	45,000	7,100	5,839	47,950	48,000	7,850	6,289	50,950	51,000	8,600	6,739
42,000				45,000				48,000				51,000			
42,000	42,050	6,363	5,396	45,000	45,050	7,113	5,846	48,000	48,050	7,863	6,296	51,000	51,050	8,613	6,746
42,050	42,100	6,375	5,404	45,050	45,100	7,125	5,854	48,050	48,100	7,875	6,304	51,050	51,100	8,625	6,754
42,100	42,150	6,388	5,411	45,100	45,150	7,138	5,861	48,100	48,150	7,888	6,311	51,100	51,150	8,638	6,761
42,150	42,200	6,400	5,419	45,150	45,200	7,150	5,869	48,150	48,200	7,900	6,319	51,150	51,200	8,650	6,769
42,200	42,250	6,413	5,426	45,200	45,250	7,163	5,876	48,200	48,250	7,913	6,326	51,200	51,250	8,663	6,776
42,250	42,300	6,425	5,434	45,250	45,300	7,175	5,884	48,250	48,300	7,925	6,334	51,250	51,300	8,675	6,784
42,300	42,350	6,438	5,441	45,300	45,350	7,188	5,891	48,300	48,350	7,938	6,341	51,300	51,350	8,688	6,791
42,350	42,400	6,450	5,449	45,350	45,400	7,200	5,899	48,350	48,400	7,950	6,349	51,350	51,400	8,700	6,799
42,400	42,450	6,463	5,456	45,400	45,450	7,213	5,906	48,400	48,450	7,963	6,356	51,400	51,450	8,713	6,806
42,450	42,500	6,475	5,464	45,450	45,500	7,225	5,914	48,450	48,500	7,975	6,364	51,450	51,500	8,725	6,814
42,500	42,550	6,488	5,471	45,500	45,550	7,238	5,921	48,500	48,550	7,988	6,371	51,500	51,550	8,738	6,821
42,550	42,600	6,500	5,479	45,550	45,600	7,250	5,929	48,550	48,600	8,000	6,379	51,550	51,600	8,750	6,829
42,600	42,650	6,513	5,486	45,600	45,650	7,263	5,936	48,600	48,650	8,013	6,386	51,600	51,650	8,763	6,836
42,650	42,700	6,525	5,494	45,650	45,700	7,275	5,944	48,650	48,700	8,025	6,394	51,650	51,700	8,775	6,844
42,700	42,750	6,538	5,501	45,700	45,750	7,288	5,951	48,700	48,750	8,038	6,401	51,700	51,750	8,788	6,851
42,750	42,800	6,550	5,509	45,750	45,800	7,300	5,959	48,750	48,800	8,050	6,409	51,750	51,800	8,800	6,859
42,800	42,850	6,563	5,516	45,800	45,850	7,313	5,966	48,800	48,850	8,063	6,416	51,800	51,850	8,813	6,866
42,850	42,900	6,575	5,524	45,850	45,900	7,325	5,974	48,850	48,900	8,075	6,424	51,850	51,900	8,825	6,874
42,900	42,950	6,588	5,531	45,900	45,950	7,338	5,981	48,900	48,950	8,088	6,431	51,900	51,950	8,838	6,881
42,950	43,000	6,600	5,539	45,950	46,000	7,350	5,989	48,950	49,000	8,100	6,439	51,950	52,000	8,850	6,889
43,000				46,000				49,000				52,000			
43,000	43,050	6,613	5,546	46,000	46,050	7,363	5,996	49,000	49,050	8,113	6,446	52,000	52,050	8,863	6,896
43,050	43,100	6,625	5,554	46,050	46,100	7,375	6,004	49,050	49,100	8,125	6,454	52,050	52,100	8,875	6,904
43,100	43,150	6,638	5,561	46,100	46,150	7,388	6,011	49,100	49,150	8,138	6,461	52,100	52,150	8,888	6,911
43,150	43,200	6,650	5,569	46,150	46,200	7,400	6,019	49,150	49,200	8,150	6,469	52,150	52,200	8,900	6,919
43,200	43,250	6,663	5,576	46,200	46,250	7,413	6,026	49,200	49,250	8,163	6,476	52,200	52,250	8,913	6,926
43,250	43,300	6,675	5,584	46,250	46,300	7,425	6,034	49,250	49,300	8,175	6,484	52,250	52,300	8,925	6,934
43,300	43,350	6,688	5,591	46,300	46,350	7,438	6,041	49,300	49,350	8,188	6,491	52,300	52,350	8,938	6,941
43,350	43,400	6,700	5,599	46,350	46,400	7,450	6,049	49,350	49,400	8,200	6,499	52,350	52,400	8,950	6,949
43,400	43,450	6,713	5,606	46,400	46,450	7,463	6,056	49,400	49,450	8,213	6,506	52,400	52,450	8,963	6,956
43,450	43,500	6,725	5,614	46,450	46,500	7,475	6,064	49,450	49,500	8,225	6,514	52,450	52,500	8,975	6,964
43,500	43,550	6,738	5,621	46,500	46,550	7,488	6,071	49,500	49,550	8,238	6,521	52,500	52,550	8,988	6,971
43,550	43,600	6,750	5,629	46,550	46,600	7,500	6,079	49,550	49,600	8,250	6,529	52,550	52,600	9,000	6,979
43,600	43,650	6,763	5,636	46,600	46,650	7,513	6,086	49,600	49,650	8,263	6,536	52,600	52,650	9,013	6,986
43,650	43,700	6,775	5,644	46,650	46,700	7,525	6,094	49,650	49,700	8,275	6,544	52,650	52,700	9,025	6,994
43,700	43,750	6,788	5,651	46,700	46,750	7,538	6,101	49,700	49,750	8,288	6,551	52,700	52,750	9,038	7,001
43,750	43,800	6,800	5,659	46,750	46,800	7,550	6,109	49,750	49,800	8,300	6,559	52,750	52,800	9,050	7,009
43,800	43,850	6,813	5,666	46,800	46,850	7,563	6,116	49,800	49,850	8,313	6,566	52,800	52,850	9,063	7,016
43,850	43,900	6,825	5,674	46,850	46,900	7,575	6,124	49,850	49,900	8,325	6,574	52,850	52,900	9,075	7,024
43,900	43,950	6,838	5,681	46,900	46,950	7,588	6,131	49,900	49,950	8,338	6,581	52,900	52,950	9,088	7,031
43,950	44,000	6,850	5,689	46,950	47,000	7,600	6,139	49,950	50,000	8,350	6,589	52,950	53,000	9,100	7,039

(Continued)

If Form 1040EZ, line 6, is–		And you are–		If Form 1040EZ, line 6, is–		And you are–		If Form 1040EZ, line 6, is–		And you are–		If Form 1040EZ, line 6, is–		And you are–	
At least	But less than	Single	Married filing jointly	At least	But less than	Single	Married filing jointly	At least	But less than	Single	Married filing jointly	At least	But less than	Single	Married filing jointly
Your tax is–				Your tax is–				Your tax is–				Your tax is–			
53,000				56,000				59,000				62,000			
53,000	53,050	9,113	7,046	56,000	56,050	9,863	7,496	59,000	59,050	10,613	7,946	62,000	62,050	11,363	8,396
53,050	53,100	9,125	7,054	56,050	56,100	9,875	7,504	59,050	59,100	10,625	7,954	62,050	62,100	11,375	8,404
53,100	53,150	9,138	7,061	56,100	56,150	9,888	7,511	59,100	59,150	10,638	7,961	62,100	62,150	11,388	8,411
53,150	53,200	9,150	7,069	56,150	56,200	9,900	7,519	59,150	59,200	10,650	7,969	62,150	62,200	11,400	8,419
53,200	53,250	9,163	7,076	56,200	56,250	9,913	7,526	59,200	59,250	10,663	7,976	62,200	62,250	11,413	8,426
53,250	53,300	9,175	7,084	56,250	56,300	9,925	7,534	59,250	59,300	10,675	7,984	62,250	62,300	11,425	8,434
53,300	53,350	9,188	7,091	56,300	56,350	9,938	7,541	59,300	59,350	10,688	7,991	62,300	62,350	11,438	8,441
53,350	53,400	9,200	7,099	56,350	56,400	9,950	7,549	59,350	59,400	10,700	7,999	62,350	62,400	11,450	8,449
53,400	53,450	9,213	7,106	56,400	56,450	9,963	7,556	59,400	59,450	10,713	8,006	62,400	62,450	11,463	8,456
53,450	53,500	9,225	7,114	56,450	56,500	9,975	7,564	59,450	59,500	10,725	8,014	62,450	62,500	11,475	8,464
53,500	53,550	9,238	7,121	56,500	56,550	9,988	7,571	59,500	59,550	10,738	8,021	62,500	62,550	11,488	8,471
53,550	53,600	9,250	7,129	56,550	56,600	10,000	7,579	59,550	59,600	10,750	8,029	62,550	62,600	11,500	8,479
53,600	53,650	9,263	7,136	56,600	56,650	10,013	7,586	59,600	59,650	10,763	8,036	62,600	62,650	11,513	8,486
53,650	53,700	9,275	7,144	56,650	56,700	10,025	7,594	59,650	59,700	10,775	8,044	62,650	62,700	11,525	8,494
53,700	53,750	9,288	7,151	56,700	56,750	10,038	7,601	59,700	59,750	10,788	8,051	62,700	62,750	11,538	8,501
53,750	53,800	9,300	7,159	56,750	56,800	10,050	7,609	59,750	59,800	10,800	8,059	62,750	62,800	11,550	8,509
53,800	53,850	9,313	7,166	56,800	56,850	10,063	7,616	59,800	59,850	10,813	8,066	62,800	62,850	11,563	8,516
53,850	53,900	9,325	7,174	56,850	56,900	10,075	7,624	59,850	59,900	10,825	8,074	62,850	62,900	11,575	8,524
53,900	53,950	9,338	7,181	56,900	56,950	10,088	7,631	59,900	59,950	10,838	8,081	62,900	62,950	11,588	8,531
53,950	54,000	9,350	7,189	56,950	57,000	10,100	7,639	59,950	60,000	10,850	8,089	62,950	63,000	11,600	8,539
54,000				57,000				60,000				63,000			
54,000	54,050	9,363	7,196	57,000	57,050	10,113	7,646	60,000	60,050	10,863	8,096	63,000	63,050	11,613	8,546
54,050	54,100	9,375	7,204	57,050	57,100	10,125	7,654	60,050	60,100	10,875	8,104	63,050	63,100	11,625	8,554
54,100	54,150	9,388	7,211	57,100	57,150	10,138	7,661	60,100	60,150	10,888	8,111	63,100	63,150	11,638	8,561
54,150	54,200	9,400	7,219	57,150	57,200	10,150	7,669	60,150	60,200	10,900	8,119	63,150	63,200	11,650	8,569
54,200	54,250	9,413	7,226	57,200	57,250	10,163	7,676	60,200	60,250	10,913	8,126	63,200	63,250	11,663	8,576
54,250	54,300	9,425	7,234	57,250	57,300	10,175	7,684	60,250	60,300	10,925	8,134	63,250	63,300	11,675	8,584
54,300	54,350	9,438	7,241	57,300	57,350	10,188	7,691	60,300	60,350	10,938	8,141	63,300	63,350	11,688	8,591
54,350	54,400	9,450	7,249	57,350	57,400	10,200	7,699	60,350	60,400	10,950	8,149	63,350	63,400	11,700	8,599
54,400	54,450	9,463	7,256	57,400	57,450	10,213	7,706	60,400	60,450	10,963	8,156	63,400	63,450	11,713	8,606
54,450	54,500	9,475	7,264	57,450	57,500	10,225	7,714	60,450	60,500	10,975	8,164	63,450	63,500	11,725	8,614
54,500	54,550	9,488	7,271	57,500	57,550	10,238	7,721	60,500	60,550	10,988	8,171	63,500	63,550	11,738	8,621
54,550	54,600	9,500	7,279	57,550	57,600	10,250	7,729	60,550	60,600	11,000	8,179	63,550	63,600	11,750	8,629
54,600	54,650	9,513	7,286	57,600	57,650	10,263	7,736	60,600	60,650	11,013	8,186	63,600	63,650	11,763	8,636
54,650	54,700	9,525	7,294	57,650	57,700	10,275	7,744	60,650	60,700	11,025	8,194	63,650	63,700	11,775	8,644
54,700	54,750	9,538	7,301	57,700	57,750	10,288	7,751	60,700	60,750	11,038	8,201	63,700	63,750	11,788	8,651
54,750	54,800	9,550	7,309	57,750	57,800	10,300	7,759	60,750	60,800	11,050	8,209	63,750	63,800	11,800	8,659
54,800	54,850	9,563	7,316	57,800	57,850	10,313	7,766	60,800	60,850	11,063	8,216	63,800	63,850	11,813	8,666
54,850	54,900	9,575	7,324	57,850	57,900	10,325	7,774	60,850	60,900	11,075	8,224	63,850	63,900	11,825	8,674
54,900	54,950	9,588	7,331	57,900	57,950	10,338	7,781	60,900	60,950	11,088	8,231	63,900	63,950	11,838	8,681
54,950	55,000	9,600	7,339	57,950	58,000	10,350	7,789	60,950	61,000	11,100	8,239	63,950	64,000	11,850	8,689
55,000				58,000				61,000				64,000			
55,000	55,050	9,613	7,346	58,000	58,050	10,363	7,796	61,000	61,050	11,113	8,246	64,000	64,050	11,863	8,696
55,050	55,100	9,625	7,354	58,050	58,100	10,375	7,804	61,050	61,100	11,125	8,254	64,050	64,100	11,875	8,704
55,100	55,150	9,638	7,361	58,100	58,150	10,388	7,811	61,100	61,150	11,138	8,261	64,100	64,150	11,888	8,711
55,150	55,200	9,650	7,369	58,150	58,200	10,400	7,819	61,150	61,200	11,150	8,269	64,150	64,200	11,900	8,719
55,200	55,250	9,663	7,376	58,200	58,250	10,413	7,826	61,200	61,250	11,163	8,276	64,200	64,250	11,913	8,726
55,250	55,300	9,675	7,384	58,250	58,300	10,425	7,834	61,250	61,300	11,175	8,284	64,250	64,300	11,925	8,734
55,300	55,350	9,688	7,391	58,300	58,350	10,438	7,841	61,300	61,350	11,188	8,291	64,300	64,350	11,938	8,741
55,350	55,400	9,700	7,399	58,350	58,400	10,450	7,849	61,350	61,400	11,200	8,299	64,350	64,400	11,950	8,749
55,400	55,450	9,713	7,406	58,400	58,450	10,463	7,856	61,400	61,450	11,213	8,306	64,400	64,450	11,963	8,756
55,450	55,500	9,725	7,414	58,450	58,500	10,475	7,864	61,450	61,500	11,225	8,314	64,450	64,500	11,975	8,764
55,500	55,550	9,738	7,421	58,500	58,550	10,488	7,871	61,500	61,550	11,238	8,321	64,500	64,550	11,988	8,771
55,550	55,600	9,750	7,429	58,550	58,600	10,500	7,879	61,550	61,600	11,250	8,329	64,550	64,600	12,000	8,779
55,600	55,650	9,763	7,436	58,600	58,650	10,513	7,886	61,600	61,650	11,263	8,336	64,600	64,650	12,013	8,786
55,650	55,700	9,775	7,444	58,650	58,700	10,525	7,894	61,650	61,700	11,275	8,344	64,650	64,700	12,025	8,794
55,700	55,750	9,788	7,451	58,700	58,750	10,538	7,901	61,700	61,750	11,288	8,351	64,700	64,750	12,038	8,801
55,750	55,800	9,800	7,459	58,750	58,800	10,550	7,909	61,750	61,800	11,300	8,359	64,750	64,800	12,050	8,809
55,800	55,850	9,813	7,466	58,800	58,850	10,563	7,916	61,800	61,850	11,313	8,366	64,800	64,850	12,063	8,816
55,850	55,900	9,825	7,474	58,850	58,900	10,575	7,924	61,850	61,900	11,325	8,374	64,850	64,900	12,075	8,824
55,900	55,950	9,838	7,481	58,900	58,950	10,588	7,931	61,900	61,950	11,338					

(Continued)

If Form 1040EZ, line 6, is–		And you are–		If Form 1040EZ, line 6, is–		And you are–		If Form 1040EZ, line 6, is–		And you are–		If Form 1040EZ, line 6, is–		And you are–	
At least	But less than	Single	Married filing jointly	At least	But less than	Single	Married filing jointly	At least	But less than	Single	Married filing jointly	At least	But less than	Single	Married filing jointly
Your tax is–				Your tax is–				Your tax is–				Your tax is–			
65,000				68,000				71,000				74,000			
65,000	65,050	12,113	8,846	68,000	68,050	12,863	9,296	71,000	71,050	13,613	9,746	74,000	74,050	14,363	10,219
65,050	65,100	12,125	8,854	68,050	68,100	12,875	9,304	71,050	71,100	13,625	9,754	74,050	74,100	14,375	10,231
65,100	65,150	12,138	8,861	68,100	68,150	12,888	9,311	71,100	71,150	13,638	9,761	74,100	74,150	14,388	10,244
65,150	65,200	12,150	8,869	68,150	68,200	12,900	9,319	71,150	71,200	13,650	9,769	74,150	74,200	14,400	10,256
65,200	65,250	12,163	8,876	68,200	68,250	12,913	9,326	71,200	71,250	13,663	9,776	74,200	74,250	14,413	10,269
65,250	65,300	12,175	8,884	68,250	68,300	12,925	9,334	71,250	71,300	13,675	9,784	74,250	74,300	14,425	10,281
65,300	65,350	12,188	8,891	68,300	68,350	12,938	9,341	71,300	71,350	13,688	9,791	74,300	74,350	14,438	10,294
65,350	65,400	12,200	8,899	68,350	68,400	12,950	9,349	71,350	71,400	13,700	9,799	74,350	74,400	14,450	10,306
65,400	65,450	12,213	8,906	68,400	68,450	12,963	9,356	71,400	71,450	13,713	9,806	74,400	74,450	14,463	10,319
65,450	65,500	12,225	8,914	68,450	68,500	12,975	9,364	71,450	71,500	13,725	9,814	74,450	74,500	14,475	10,331
65,500	65,550	12,238	8,921	68,500	68,550	12,988	9,371	71,500	71,550	13,738	9,821	74,500	74,550	14,488	10,344
65,550	65,600	12,250	8,929	68,550	68,600	13,000	9,379	71,550	71,600	13,750	9,829	74,550	74,600	14,500	10,356
65,600	65,650	12,263	8,936	68,600	68,650	13,013	9,386	71,600	71,650	13,763	9,836	74,600	74,650	14,513	10,369
65,650	65,700	12,275	8,944	68,650	68,700	13,025	9,394	71,650	71,700	13,775	9,844	74,650	74,700	14,525	10,381
65,700	65,750	12,288	8,951	68,700	68,750	13,038	9,401	71,700	71,750	13,788	9,851	74,700	74,750	14,538	10,394
65,750	65,800	12,300	8,959	68,750	68,800	13,050	9,409	71,750	71,800	13,800	9,859	74,750	74,800	14,550	10,406
65,800	65,850	12,313	8,966	68,800	68,850	13,063	9,416	71,800	71,850	13,813	9,866	74,800	74,850	14,563	10,419
65,850	65,900	12,325	8,974	68,850	68,900	13,075	9,424	71,850	71,900	13,825	9,874	74,850	74,900	14,575	10,431
65,900	65,950	12,338	8,981	68,900	68,950	13,088	9,431	71,900	71,950	13,838	9,881	74,900	74,950	14,588	10,444
65,950	66,000	12,350	8,989	68,950	69,000	13,100	9,439	71,950	72,000	13,850	9,889	74,950	75,000	14,600	10,456
66,000				69,000				72,000				75,000			
66,000	66,050	12,363	8,996	69,000	69,050	13,113	9,446	72,000	72,050	13,863	9,896	75,000	75,050	14,613	10,469
66,050	66,100	12,375	9,004	69,050	69,100	13,125	9,454	72,050	72,100	13,875	9,904	75,050	75,100	14,625	10,481
66,100	66,150	12,388	9,011	69,100	69,150	13,138	9,461	72,100	72,150	13,888	9,911	75,100	75,150	14,638	10,494
66,150	66,200	12,400	9,019	69,150	69,200	13,150	9,469	72,150	72,200	13,900	9,919	75,150	75,200	14,650	10,506
66,200	66,250	12,413	9,026	69,200	69,250	13,163	9,476	72,200	72,250	13,913	9,926	75,200	75,250	14,663	10,519
66,250	66,300	12,425	9,034	69,250	69,300	13,175	9,484	72,250	72,300	13,925	9,934	75,250	75,300	14,675	10,531
66,300	66,350	12,438	9,041	69,300	69,350	13,188	9,491	72,300	72,350	13,938	9,941	75,300	75,350	14,688	10,544
66,350	66,400	12,450	9,049	69,350	69,400	13,200	9,499	72,350	72,400	13,950	9,949	75,350	75,400	14,700	10,556
66,400	66,450	12,463	9,056	69,400	69,450	13,213	9,506	72,400	72,450	13,963	9,956	75,400	75,450	14,713	10,569
66,450	66,500	12,475	9,064	69,450	69,500	13,225	9,514	72,450	72,500	13,975	9,964	75,450	75,500	14,725	10,581
66,500	66,550	12,488	9,071	69,500	69,550	13,238	9,521	72,500	72,550	13,988	9,971	75,500	75,550	14,738	10,594
66,550	66,600	12,500	9,079	69,550	69,600	13,250	9,529	72,550	72,600	14,000	9,979	75,550	75,600	14,750	10,606
66,600	66,650	12,513	9,086	69,600	69,650	13,263	9,536	72,600	72,650	14,013	9,986	75,600	75,650	14,763	10,619
66,650	66,700	12,525	9,094	69,650	69,700	13,275	9,544	72,650	72,700	14,025	9,994	75,650	75,700	14,775	10,631
66,700	66,750	12,538	9,101	69,700	69,750	13,288	9,551	72,700	72,750	14,038	10,001	75,700	75,750	14,788	10,644
66,750	66,800	12,550	9,109	69,750	69,800	13,300	9,559	72,750	72,800	14,050	10,009	75,750	75,800	14,800	10,656
66,800	66,850	12,563	9,116	69,800	69,850	13,313	9,566	72,800	72,850	14,063	10,016	75,800	75,850	14,813	10,669
66,850	66,900	12,575	9,124	69,850	69,900	13,325	9,574	72,850	72,900	14,075	10,024	75,850	75,900	14,825	10,681
66,900	66,950	12,588	9,131	69,900	69,950	13,338	9,581	72,900	72,950	14,088	10,031	75,900	75,950	14,838	10,694
66,950	67,000	12,600	9,139	69,950	70,000	13,350	9,589	72,950	73,000	14,100	10,039	75,950	76,000	14,850	10,706
67,000				70,000				73,000				76,000			
67,000	67,050	12,613	9,146	70,000	70,050	13,363	9,596	73,000	73,050	14,113	10,046	76,000	76,050	14,863	10,719
67,050	67,100	12,625	9,154	70,050	70,100	13,375	9,604	73,050	73,100	14,125	10,054	76,050	76,100	14,875	10,731
67,100	67,150	12,638	9,161	70,100	70,150	13,388	9,611	73,100	73,150	14,138	10,061	76,100	76,150	14,888	10,744
67,150	67,200	12,650	9,169	70,150	70,200	13,400	9,619	73,150	73,200	14,150	10,069	76,150	76,200	14,900	10,756
67,200	67,250	12,663	9,176	70,200	70,250	13,413	9,626	73,200	73,250	14,163	10,076	76,200	76,250	14,913	10,769
67,250	67,300	12,675	9,184	70,250	70,300	13,425	9,634	73,250	73,300	14,175	10,084	76,250	76,300	14,925	10,781
67,300	67,350	12,688	9,191	70,300	70,350	13,438	9,641	73,300	73,350	14,188	10,091	76,300	76,350	14,938	10,794
67,350	67,400	12,700	9,199	70,350	70,400	13,450	9,649	73,350	73,400	14,200	10,099	76,350	76,400	14,950	10,806
67,400	67,450	12,713	9,206	70,400	70,450	13,463	9,656	73,400	73,450	14,213	10,106	76,400	76,450	14,963	10,819
67,450	67,500	12,725	9,214	70,450	70,500	13,475	9,664	73,450	73,500	14,225	10,114	76,450	76,500	14,975	10,831
67,500	67,550	12,738	9,221	70,500	70,550	13,488	9,671	73,500	73,550	14,238	10,121	76,500	76,550	14,988	10,844
67,550	67,600	12,750	9,229	70,550	70,600	13,500	9,679	73,550	73,600	14,250	10,129	76,550	76,600	15,000	10,856
67,600	67,650	12,763	9,236	70,600	70,650	13,513	9,686	73,600	73,650	14,263	10,136	76,600	76,650	15,013	10,869
67,650	67,700	12,775	9,244	70,650	70,700	13,525	9,694	73,650	73,700	14,275	10,144	76,650	76,700	15,025	10,881
67,700	67,750	12,788	9,251	70,700	70,750	13,538	9,701	73,700	73,750	14,288	10,151	76,700	76,750	15,038	10,894
67,750	67,800	12,800	9,259	70,750	70,800	13,550	9,709	73,750	73,800	14,300	10,159	76,750	76,800	15,050	10,906
67,800	67,850	12,813	9,266	70,800	70,850	13,563	9,716	73,800	73,850	14,313	10,169	76,800	76,850	15,063	10,

(Continued)

If Form 1040EZ, line 6, is–				And you are–		If Form 1040EZ, line 6, is–				And you are–		If Form 1040EZ, line 6, is–				And you are–			
At least		But less than		Single	Married filing jointly	At least		But less than		Single	Married filing jointly	At least		But less than		Single	Married filing jointly		
Your tax is–				Your tax is–				Your tax is–				Your tax is–				Your tax is–			
77,000				80,000				83,000				86,000							
77,000	77,050	15,113	10,969	80,000	80,050	15,863	11,719	83,000	83,050	16,613	12,469	86,000	86,050	17,363	13,219				
77,050	77,100	15,125	10,981	80,050	80,100	15,875	11,731	83,050	83,100	16,625	12,481	86,050	86,100	17,375	13,231				
77,100	77,150	15,138	10,994	80,100	80,150	15,888	11,744	83,100	83,150	16,638	12,494	86,100	86,150	17,388	13,244				
77,150	77,200	15,150	11,006	80,150	80,200	15,900	11,756	83,150	83,200	16,650	12,506	86,150	86,200	17,400	13,256				
77,200	77,250	15,163	11,019	80,200	80,250	15,913	11,769	83,200	83,250	16,663	12,519	86,200	86,250	17,413	13,269				
77,250	77,300	15,175	11,031	80,250	80,300	15,925	11,781	83,250	83,300	16,675	12,531	86,250	86,300	17,425	13,281				
77,300	77,350	15,188	11,044	80,300	80,350	15,938	11,794	83,300	83,350	16,688	12,544	86,300	86,350	17,438	13,294				
77,350	77,400	15,200	11,056	80,350	80,400	15,950	11,806	83,350	83,400	16,700	12,556	86,350	86,400	17,450	13,306				
77,400	77,450	15,213	11,069	80,400	80,450	15,963	11,819	83,400	83,450	16,713	12,569	86,400	86,450	17,463	13,319				
77,450	77,500	15,225	11,081	80,450	80,500	15,975	11,831	83,450	83,500	16,725	12,581	86,450	86,500	17,475	13,331				
77,500	77,550	15,238	11,094	80,500	80,550	15,988	11,844	83,500	83,550	16,738	12,594	86,500	86,550	17,488	13,344				
77,550	77,600	15,250	11,106	80,550	80,600	16,000	11,856	83,550	83,600	16,750	12,606	86,550	86,600	17,500	13,356				
77,600	77,650	15,263	11,119	80,600	80,650	16,013	11,869	83,600	83,650	16,763	12,619	86,600	86,650	17,513	13,369				
77,650	77,700	15,275	11,131	80,650	80,700	16,025	11,881	83,650	83,700	16,775	12,631	86,650	86,700	17,525	13,381				
77,700	77,750	15,288	11,144	80,700	80,750	16,038	11,894	83,700	83,750	16,788	12,644	86,700	86,750	17,538	13,394				
77,750	77,800	15,300	11,156	80,750	80,800	16,050	11,906	83,750	83,800	16,800	12,656	86,750	86,800	17,550	13,406				
77,800	77,850	15,313	11,169	80,800	80,850	16,063	11,919	83,800	83,850	16,813	12,669	86,800	86,850	17,563	13,419				
77,850	77,900	15,325	11,181	80,850	80,900	16,075	11,931	83,850	83,900	16,825	12,681	86,850	86,900	17,575	13,431				
77,900	77,950	15,338	11,194	80,900	80,950	16,088	11,944	83,900	83,950	16,838	12,694	86,900	86,950	17,588	13,444				
77,950	78,000	15,350	11,206	80,950	81,000	16,100	11,956	83,950	84,000	16,850	12,706	86,950	87,000	17,600	13,456				
78,000				81,000				84,000				87,000							
78,000	78,050	15,363	11,219	81,000	81,050	16,113	11,969	84,000	84,050	16,863	12,719	87,000	87,050	17,613	13,469				
78,050	78,100	15,375	11,231	81,050	81,100	16,125	11,981	84,050	84,100	16,875	12,731	87,050	87,100	17,625	13,481				
78,100	78,150	15,388	11,244	81,100	81,150	16,138	11,994	84,100	84,150	16,888	12,744	87,100	87,150	17,638	13,494				
78,150	78,200	15,400	11,256	81,150	81,200	16,150	12,006	84,150	84,200	16,900	12,756	87,150	87,200	17,650	13,506				
78,200	78,250	15,413	11,269	81,200	81,250	16,163	12,019	84,200	84,250	16,913	12,769	87,200	87,250	17,663	13,519				
78,250	78,300	15,425	11,281	81,250	81,300	16,175	12,031	84,250	84,300	16,925	12,781	87,250	87,300	17,675	13,531				
78,300	78,350	15,438	11,294	81,300	81,350	16,188	12,044	84,300	84,350	16,938	12,794	87,300	87,350	17,688	13,544				
78,350	78,400	15,450	11,306	81,350	81,400	16,200	12,056	84,350	84,400	16,950	12,806	87,350	87,400	17,700	13,556				
78,400	78,450	15,463	11,319	81,400	81,450	16,213	12,069	84,400	84,450	16,963	12,819	87,400	87,450	17,713	13,569				
78,450	78,500	15,475	11,331	81,450	81,500	16,225	12,081	84,450	84,500	16,975	12,831	87,450	87,500	17,725	13,581				
78,500	78,550	15,488	11,344	81,500	81,550	16,238	12,094	84,500	84,550	16,988	12,844	87,500	87,550	17,738	13,594				
78,550	78,600	15,500	11,356	81,550	81,600	16,250	12,106	84,550	84,600	17,000	12,856	87,550	87,600	17,750	13,606				
78,600	78,650	15,513	11,369	81,600	81,650	16,263	12,119	84,600	84,650	17,013	12,869	87,600	87,650	17,763	13,619				
78,650	78,700	15,525	11,381	81,650	81,700	16,275	12,131	84,650	84,700	17,025	12,881	87,650	87,700	17,775	13,631				
78,700	78,750	15,538	11,394	81,700	81,750	16,288	12,144	84,700	84,750	17,038	12,894	87,700	87,750	17,788	13,644				
78,750	78,800	15,550	11,406	81,750	81,800	16,300	12,156	84,750	84,800	17,050	12,906	87,750	87,800	17,800	13,656				
78,800	78,850	15,563	11,419	81,800	81,850	16,313	12,169	84,800	84,850	17,063	12,919	87,800	87,850	17,813	13,669				
78,850	78,900	15,575	11,431	81,850	81,900	16,325	12,181	84,850	84,900	17,075	12,931	87,850	87,900	17,825	13,681				
78,900	78,950	15,588	11,444	81,900	81,950	16,338	12,194	84,900	84,950	17,088	12,944	87,900	87,950	17,838	13,694				
78,950	79,000	15,600	11,456	81,950	82,000	16,350	12,206	84,950	85,000	17,100	12,956	87,950	88,000	17,850	13,706				
79,000				82,000				85,000				88,000							
79,000	79,050	15,613	11,469	82,000	82,050	16,363	12,219	85,000	85,050	17,113	12,969	88,000	88,050	17,863	13,719				
79,050	79,100	15,625	11,481	82,050	82,100	16,375	12,231	85,050	85,100	17,125	12,981	88,050	88,100	17,875	13,731				
79,100	79,150	15,638	11,494	82,100	82,150	16,388	12,244	85,100	85,150	17,138	12,994	88,100	88,150	17,888	13,744				
79,150	79,200	15,650	11,506	82,150	82,200	16,400	12,256	85,150	85,200	17,150	13,006	88,150	88,200	17,900	13,756				
79,200	79,250	15,663	11,519	82,200	82,250	16,413	12,269	85,200	85,250	17,163	13,019	88,200	88,250	17,913	13,769				
79,250	79,300	15,675	11,531	82,250	82,300	16,425	12,281	85,250	85,300	17,175	13,031	88,250	88,300	17,925	13,781				
79,300	79,350	15,688	11,544	82,300	82,350	16,438	12,294	85,300	85,350	17,188	13,044	88,300	88,350	17,938	13,794				
79,350	79,400	15,700	11,556	82,350	82,400	16,450	12,306	85,350	85,400	17,200	13,056	88,350	88,400	17,950	13,806				
79,400	79,450	15,713	11,569	82,400	82,450	16,463	12,319	85,400	85,450	17,213	13,069	88,400	88,450	17,963	13,819				
79,450	79,500	15,725	11,581	82,450	82,500	16,475	12,331	85,450	85,500	17,225	13,081	88,450	88,500	17,975	13,831				
79,500	79,550	15,738	11,594	82,500	82,550	16,488	12,344	85,500	85,550	17,238	13,094	88,500	88,550	17,988	13,844				
79,550	79,600	15,750	11,606	82,550	82,600	16,500	12,356	85,550	85,600	17,250	13,106	88,550	88,600	18,000	13,856				
79,600	79,650	15,763	11,619	82,600	82,650	16,513	12,369	85,600	85,650	17,263	13,119	88,600	88,650	18,013	13,869				
79,650	79,700	15,775	11,631	82,650	82,700	16,525	12,381	85,650	85,700	17,275	13,131	88,650	88,700	18,025	13,881				
79,700	79,750	15,788	11,644	82,700	82,750	16,538	12,394	85,700	85,750	17,288	13,144	88,700	88,750	18,038	13,894				
79,750	79,800	15,800	11,656	82,750	82,800	16,550	12,406	85,750	85,800	17,300	13,156								

(Continued)

If Form 1040EZ, line 6, is—				And you are—		If Form 1040EZ, line 6, is—				And you are—		If Form 1040EZ, line 6, is—				And you are—	
At least	But less than	Single	Married filing jointly			At least	But less than	Single	Married filing jointly			At least	But less than	Single	Married filing jointly		
Your tax is—				Your tax is—				Your tax is—				Your tax is—					
89,000				92,000				95,000				98,000					
89,000	89,050	18,113	13,969	92,000	92,050	18,943	14,719	95,000	95,050	19,783	15,469	98,000	98,050	20,623	16,219		
89,050	89,100	18,125	13,981	92,050	92,100	18,957	14,731	95,050	95,100	19,797	15,481	98,050	98,100	20,637	16,231		
89,100	89,150	18,138	13,994	92,100	92,150	18,971	14,744	95,100	95,150	19,811	15,494	98,100	98,150	20,651	16,244		
89,150	89,200	18,150	14,006	92,150	92,200	18,985	14,756	95,150	95,200	19,825	15,506	98,150	98,200	20,665	16,256		
89,200	89,250	18,163	14,019	92,200	92,250	18,999	14,769	95,200	95,250	19,839	15,519	98,200	98,250	20,679	16,269		
89,250	89,300	18,175	14,031	92,250	92,300	19,013	14,781	95,250	95,300	19,853	15,531	98,250	98,300	20,693	16,281		
89,300	89,350	18,188	14,044	92,300	92,350	19,027	14,794	95,300	95,350	19,867	15,544	98,300	98,350	20,707	16,294		
89,350	89,400	18,201	14,056	92,350	92,400	19,041	14,806	95,350	95,400	19,881	15,556	98,350	98,400	20,721	16,306		
89,400	89,450	18,215	14,069	92,400	92,450	19,055	14,819	95,400	95,450	19,895	15,569	98,400	98,450	20,735	16,319		
89,450	89,500	18,229	14,081	92,450	92,500	19,069	14,831	95,450	95,500	19,909	15,581	98,450	98,500	20,749	16,331		
89,500	89,550	18,243	14,094	92,500	92,550	19,083	14,844	95,500	95,550	19,923	15,594	98,500	98,550	20,763	16,344		
89,550	89,600	18,257	14,106	92,550	92,600	19,097	14,856	95,550	95,600	19,937	15,606	98,550	98,600	20,777	16,356		
89,600	89,650	18,271	14,119	92,600	92,650	19,111	14,869	95,600	95,650	19,951	15,619	98,600	98,650	20,791	16,369		
89,650	89,700	18,285	14,131	92,650	92,700	19,125	14,881	95,650	95,700	19,965	15,631	98,650	98,700	20,805	16,381		
89,700	89,750	18,299	14,144	92,700	92,750	19,139	14,894	95,700	95,750	19,979	15,644	98,700	98,750	20,819	16,394		
89,750	89,800	18,313	14,156	92,750	92,800	19,153	14,906	95,750	95,800	19,993	15,656	98,750	98,800	20,833	16,406		
89,800	89,850	18,327	14,169	92,800	92,850	19,167	14,919	95,800	95,850	20,007	15,669	98,800	98,850	20,847	16,419		
89,850	89,900	18,341	14,181	92,850	92,900	19,181	14,931	95,850	95,900	20,021	15,681	98,850	98,900	20,861	16,431		
89,900	89,950	18,355	14,194	92,900	92,950	19,195	14,944	95,900	95,950	20,035	15,694	98,900	98,950	20,875	16,444		
89,950	90,000	18,369	14,206	92,950	93,000	19,209	14,956	95,950	96,000	20,049	15,706	98,950	99,000	20,889	16,456		
90,000				93,000				96,000				99,000					
90,000	90,050	18,383	14,219	93,000	93,050	19,223	14,969	96,000	96,050	20,063	15,719	99,000	99,050	20,903	16,469		
90,050	90,100	18,397	14,231	93,050	93,100	19,237	14,981	96,050	96,100	20,077	15,731	99,050	99,100	20,917	16,481		
90,100	90,150	18,411	14,244	93,100	93,150	19,251	14,994	96,100	96,150	20,091	15,744	99,100	99,150	20,931	16,494		
90,150	90,200	18,425	14,256	93,150	93,200	19,265	15,006	96,150	96,200	20,105	15,756	99,150	99,200	20,945	16,506		
90,200	90,250	18,439	14,269	93,200	93,250	19,279	15,019	96,200	96,250	20,119	15,769	99,200	99,250	20,959	16,519		
90,250	90,300	18,453	14,281	93,250	93,300	19,293	15,031	96,250	96,300	20,133	15,781	99,250	99,300	20,973	16,531		
90,300	90,350	18,467	14,294	93,300	93,350	19,307	15,044	96,300	96,350	20,147	15,794	99,300	99,350	20,987	16,544		
90,350	90,400	18,481	14,306	93,350	93,400	19,321	15,056	96,350	96,400	20,161	15,806	99,350	99,400	21,001	16,556		
90,400	90,450	18,495	14,319	93,400	93,450	19,335	15,069	96,400	96,450	20,175	15,819	99,400	99,450	21,015	16,569		
90,450	90,500	18,509	14,331	93,450	93,500	19,349	15,081	96,450	96,500	20,189	15,831	99,450	99,500	21,029	16,581		
90,500	90,550	18,523	14,344	93,500	93,550	19,363	15,094	96,500	96,550	20,203	15,844	99,500	99,550	21,043	16,594		
90,550	90,600	18,537	14,356	93,550	93,600	19,377	15,106	96,550	96,600	20,217	15,856	99,550	99,600	21,057	16,606		
90,600	90,650	18,551	14,369	93,600	93,650	19,391	15,119	96,600	96,650	20,231	15,869	99,600	99,650	21,071	16,619		
90,650	90,700	18,565	14,381	93,650	93,700	19,405	15,131	96,650	96,700	20,245	15,881	99,650	99,700	21,085	16,631		
90,700	90,750	18,579	14,394	93,700	93,750	19,419	15,144	96,700	96,750	20,259	15,894	99,700	99,750	21,099	16,644		
90,750	90,800	18,593	14,406	93,750	93,800	19,433	15,156	96,750	96,800	20,273	15,906	99,750	99,800	21,113	16,656		
90,800	90,850	18,607	14,419	93,800	93,850	19,447	15,169	96,800	96,850	20,287	15,919	99,800	99,850	21,127	16,669		
90,850	90,900	18,621	14,431	93,850	93,900	19,461	15,181	96,850	96,900	20,301	15,931	99,850	99,900	21,141	16,681		
90,900	90,950	18,635	14,444	93,900	93,950	19,475	15,194	96,900	96,950	20,315	15,944	99,900	99,950	21,155	16,694		
90,950	91,000	18,649	14,456	93,950	94,000	19,489	15,206	96,950	97,000	20,329	15,956	99,950	100,000	21,169	16,706		
91,000				94,000				97,000				<div>\$100,000 or over — use Form 1040</div>					
91,000	91,050	18,663	14,469	94,000	94,050	19,503	15,219	97,000	97,050	20,343	15,969						
91,050	91,100	18,677	14,481	94,050	94,100	19,517	15,231	97,050	97,100	20,357	15,981						
91,100	91,150	18,691	14,494	94,100	94,150	19,531	15,244	97,100	97,150	20,371	15,994						
91,150	91,200	18,705	14,506	94,150	94,200	19,545	15,256	97,150	97,200	20,385	16,006						
91,200	91,250	18,719	14,519	94,200	94,250	19,559	15,269	97,200	97,250	20,399	16,019						
91,250	91,300	18,733	14,531	94,250	94,300	19,573	15,281	97,250	97,300	20,413	16,031						
91,300	91,350	18,747	14,544	94,300	94,350	19,587	15,294	97,300	97,350	20,427	16,044						
91,350	91,400	18,761	14,556	94,350	94,400	19,601	15,306	97,350	97,400	20,441	16,056						
91,400	91,450	18,775	14,569	94,400	94,450	19,615	15,319	97,400	97,450	20,455	16,069						
91,450	91,500	18,789	14,581	94,450	94,500	19,629	15,331	97,450	97,500	20,469	16,081						
91,500	91,550	18,803	14,594	94,500	94,550	19,643	15,344	97,500	97,550	20,483	16,094						
91,550	91,600	18,817	14,606	94,550	94,600	19,657	15,356	97,550	97,600	20,497	16,106						
91,600	91,650	18,831	14,619	94,600	94,650	19,671	15,369	97,600	97,650	20,511	16,119						
91,650	91,700	18,845	14,631	94,650	94,700	19,685	15,381	97,650	97,700	20,525	16,131						
91,700	91,750	18,859	14,644	94,700	94,750	19,699	15,394	97,700	97,750	20,539	16,144						
91,750	91,800	18,873	14,656	94,750	94,800	19,713	15,406	97,750	97,800	20,553	16,156						
91,800	91,850	18,887	14,669	94,800	94,850	19,727	15,419	97,800	97,850	20,567	16,169						
91,850	91,900	18,901	14,681	94,850	94,900	19,741	15,431	97,850	97,900	20,581	16,181						
91,900	91,950	18,915	14,694	94,900	94,950	19,755	15,444	97,900	97,950	20,595	16,194						
91,950	92,000	18,929	14,706	94,950	95,000	19,769	15,456	97,950	98,000	20,609	16,206						

Disclosure, Privacy Act, and Paperwork Reduction Act Notice

The IRS Restructuring and Reform Act of 1998, the Privacy Act of 1974, and the Paperwork Reduction Act of 1980 require that when we ask you for information we must first tell you our legal right to ask for the information, why we are asking for it, and how it will be used. We must also tell you what could happen if we do not receive it and whether your response is voluntary, required to obtain a benefit, or mandatory under the law.

This notice applies to all papers you file with us, including this tax return. It also applies to any questions we need to ask you so we can complete, correct, or process your return; figure your tax; and collect tax, interest, or penalties.

Our legal right to ask for information is Internal Revenue Code sections 6001, 6011, and 6012(a), and their regulations. They say that you must file a return or statement with us for any tax you are liable for. Your response is mandatory under these sections. Code section 6109 requires you to provide your identifying number on the return. This is so we know who you are, and can process your return and other papers. You must fill in all parts of the tax form that apply to you. But you do not have to check the boxes for the Presidential Election Campaign Fund or for the third-party designee. You also do not have to provide your daytime phone number.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law.

We ask for tax return information to carry out the tax laws of the United States. We need it to figure and collect the right amount of tax.

If you do not file a return, do not provide the information we ask for, or provide fraudulent information, you may be charged penalties and be subject to criminal prosecution. We may also have to disallow the exemptions, exclusions, credits, deductions, or adjustments shown on the tax return. This could make the tax higher or delay any refund. Interest may also be charged.

Generally, tax returns and return information are confidential, as stated in Code section 6103. However, Code section 6103 allows or requires the Internal Revenue Service to disclose or give the information shown on your tax return to others as described in the Code. For example, we may disclose your tax information to the Department of Justice to enforce the tax laws, both civil and criminal, and to cities, states, the District of Columbia, and U.S. commonwealths and possessions to carry out their tax laws. We may disclose your tax information to the Department of Treasury and contractors for tax administration purposes; and to other persons as necessary to obtain information needed to determine the amount of or to collect the tax you owe. We may disclose your tax information to the Comptroller General of the United States to permit the Comptroller General to review the Internal Revenue Service. We may disclose your tax information to committees of Congress; federal, state, and local child support agencies; and to

other federal agencies for the purposes of determining entitlement for benefits or the eligibility for and the repayment of loans. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

Please keep this notice with your records. It may help you if we ask you for other information. If you have questions about the rules for filing and giving information, please call or visit any Internal Revenue Service office.

We welcome comments on forms. We try to create forms and instructions that can be easily understood. Often this is difficult to do because our tax laws are very complex. For some people with income mostly from wages, filling in the forms is easy. For others who have businesses, pensions, stocks, rental income, or other investments, it is more difficult.

If you have suggestions for making these forms simpler, we would be happy to hear from you. You can send us comments from www.irs.gov/formspubs. Click on "More Information" and then on "Give us feedback." Or you can send your comments to Internal Revenue Service, Tax Forms and Publications Division, 1111 Constitution Ave. NW, IR-6526, Washington, DC 20224. Do not send your return to this address. Instead, see the addresses at the end of these instructions.

Although we cannot respond individually to each comment received, we do appreciate your feedback and will consider your comments as we revise our tax forms and instructions.

Estimates of Taxpayer Burden

The table, later, shows burden estimates based upon current statutory requirements as of November 2014, for taxpayers filing a 2014 Form 1040EZ tax return. Time spent and out-of-pocket costs are presented separately. Time burden is broken out by taxpayer activity, with recordkeeping representing the largest component. Out-of-pocket costs include any expenses incurred by taxpayers to prepare and submit their tax returns. Examples include tax return preparation and submission fees, postage and photocopying costs, and tax preparation software costs. While these estimates do not include burden associated with post-filing activities, IRS operational data indicate that electronically prepared and filed returns have fewer arithmetic errors, implying lower post-filing burden.

Tax preparation fees and other out-of-pocket costs vary extensively depending on the tax situation of the taxpayer, the type of software or professional preparer used, and the geographic location. Reported time and cost burdens are national averages and do not necessarily reflect a "typical" case. Most taxpayers experience lower than average burden, with taxpayer burden varying considerably by taxpayer type. The average for Form 1040EZ filers is about 5 hours and \$40.

If you have comments concerning the time and cost estimates that follow, you can contact us at either one of the addresses shown under [We welcome comments on forms](#), earlier.

Estimated Average Taxpayer Burden for Individuals by Activity

Primary Form Filed	Percentage of Returns	Average Time Burden (Hours)					Average Cost (Dollars)
		Total Time	Record Keeping	Tax Planning	Form Completion and Submission	All Other	
1040EZ	12	5	1	*	2	1	\$40

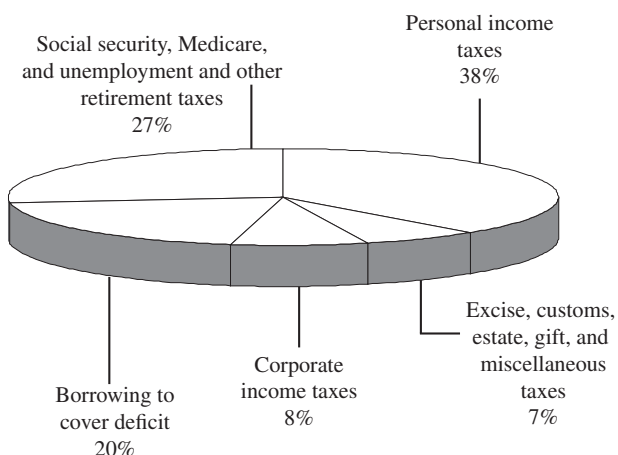
* Rounds to less than 1 hour.

Detail may not add to total time due to rounding. Dollars rounded to the nearest \$10.

Major Categories of Federal Income and Outlays for Fiscal Year 2013

Income and Outlays. These pie charts show the relative sizes of the major categories of federal income and outlays for fiscal year 2013.

Income



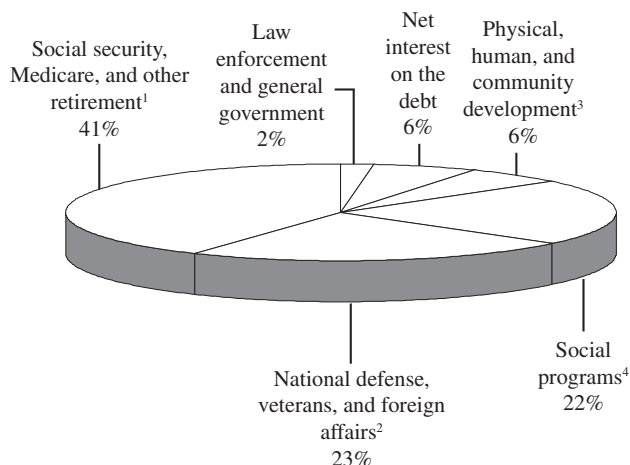
On or before the first Monday in February of each year the President is required by law to submit to the Congress a budget proposal for the fiscal year that begins the following October. The budget plan sets forth the President's proposed receipts, spending, and the surplus or deficit for the Federal Government. The plan includes recommendations for new legislation as well as recommendations to change, eliminate, and add programs. After receipt of the President's proposal, the Congress reviews the proposal and makes changes. It first passes a budget resolution setting its own targets for receipts, outlays, and surplus or deficit. Next, individual spending and revenue bills that are consistent with the goals of the budget resolution are enacted.

In fiscal year 2013 (which began on October 1, 2012, and ended on September 30, 2013), Federal income was \$2.775 trillion and outlays were \$3.455 trillion, leaving a deficit of \$680 billion.

Footnotes for Certain Federal Outlays

1. **Social security, Medicare, and other retirement:** These programs provide income support for the retired and disabled and medical care for the elderly.

Outlays



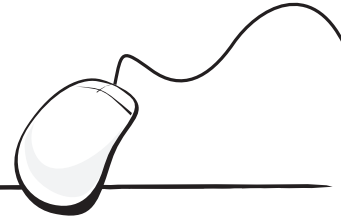
2. **National defense, veterans, and foreign affairs:** About 18% of Federal outlays were to equip, modernize, and pay our armed forces and to fund national defense activities; 4% were for veterans' benefits and services; and about 1% were for international activities, including military and economic assistance to foreign countries and the maintenance of United States embassies abroad.
3. **Physical, human, and community development:** These outlays were for agriculture; natural resources; environment; transportation; aid for elementary and secondary education and direct assistance to college students; job training; deposit insurance, commerce and housing credit, and community development; and space, energy, and general science programs.
4. **Social programs:** About 15% of total outlays were for Medicaid, food stamps, temporary assistance for needy families, supplemental security income, and related programs; and the remaining outlays were for health research and public health programs, unemployment compensation, assisted housing, and social services.

Note. The percentage calculations in this section and the dollar chart for outlays exclude undistributed offsetting receipts, which were \$93 billion in 2013. In the budget, these receipts are offset against spending in the calculation of the outlay total. These receipts are for the U.S. Government's share of its employee retirement programs, rents and royalties on the Outer Continental Shelf, and proceeds from the sale of assets.

Options for e-filing your returns—safely, quickly, and easily.

Why do 80% of Americans file their taxes electronically?

- **Security**—The IRS uses the latest encryption technology to safeguard your information.
- **Flexible Payments**—File early; pay by April 15.
- **Greater Accuracy**—Fewer errors mean faster processing.
- **Quick Receipt**—Get an acknowledgment that your return was received and accepted.
- **Go Green**—Reduce the amount of paper used.
- **It's Free**—through Free File.
- **Faster Refunds**—Get your refund faster by e-filing using direct deposit.



IRS e-file: It's Safe. It's Easy. It's Time.

Joining the more than 120 million Americans who already are using e-file is easy. Just ask your paid or volunteer tax preparer, use commercial software, or use Free File.

IRS e-file is the safest, most secure way to transmit your tax return to the IRS. Since 1990, the IRS has processed more than 1 billion e-filed tax returns safely and securely. There's no paper return to be lost or stolen.

Most tax return preparers are now required to use IRS e-file. If you are asked if you want to e-file, just give it a try. IRS e-file is now the norm, not the exception. Most states also use electronic filing.

Free e-file Help Available Nationwide

Volunteers are available in communities nationwide providing free tax assistance to low to moderate income (generally under \$53,000 in adjusted gross income) and elderly taxpayers (age 60 and older). At selected sites, taxpayers can input and electronically file their own tax return with the assistance of an IRS-certified volunteer.

See *How To Get Tax Help* near the end of these instructions for additional information or visit IRS.gov (Keyword: VITA) for a VITA/TCE site near you!



Do Your Taxes for Free

If your adjusted gross income was \$60,000 or less in 2014, you can use free tax software to prepare and e-file your tax return. Earned more? Use Free File Fillable Forms.

Free File. This public-private partnership, between the IRS and tax software providers, makes approximately 15 brand name commercial software products and e-file available for free. Seventy percent of the nation's taxpayers are eligible.

Just visit www.irs.gov/freefile for details. Free File combines all the benefits of e-file and easy-to-use software at no cost. Guided questions will help ensure you get all the tax credits and deductions you are due. It's fast, safe, and free.

You can review each of the 15 software provider's criteria for free usage or use an online tool to find which free software products match your situation. Some software providers offer state tax return preparation for free. Free File is available in English and Spanish.

Free File Fillable Forms. The IRS offers electronic versions of IRS paper forms that also can be e-filed for free. Free File Fillable Forms is best for people experienced in preparing their own tax returns. There are no income limitations. Free File Fillable Forms does basic math calculations. It supports only federal tax forms.

IRS.gov is the gateway to all electronic services offered by the IRS, as well as the spot to download forms at www.irs.gov/formspubs.

Make your tax payments electronically—it's easy.

You can make electronic payments online, by phone, or from a mobile device. Paying electronically is safe and secure. The IRS uses the latest encryption technology and does not store banking information. When you use any of the IRS electronic payment options, it puts you in control of paying your tax bill and gives you peace of mind. You determine the payment date, and you will receive an immediate confirmation from the IRS. It's easy, secure, and much quicker than mailing in a check or money order. Go to www.irs.gov/payments to see all your electronic payment options.

Index to Instructions

A

Address change [9](#)
Advance payments of the premium tax credit [4](#)
Alaska permanent fund dividends [12](#)
Allocated tip income [10](#)
Amended return [25](#)
Amount you owe [20](#)

C

California domestic partners [10](#)
Common mistakes, checklist to avoid [23](#)

D

Death of a taxpayer [4](#)
Death of spouse [4](#)
Debt held by the public, gift to reduce [25](#)
Direct deposit of refund [19](#)
Disclosure, Privacy Act, and Paperwork Reduction Act notice [39](#)
Dual-status alien [5](#)

E

Earned income credit (EIC) [4](#), [12–15](#)
 Combat pay, nontaxable [14](#)
Earned income credit table [16](#), [17](#)
Electronic filing (e-file) [8](#), [9](#), [18](#), [20](#), [22](#), [41](#)
Extension of time to file [18](#)

F

Filing instructions:
 When to file [5](#)
Filing requirements [5](#), [7](#)
Filing status [6](#)
Forms W-2, 1097, 1098, and 1099, where to report certain items from [8](#)
Form W-2:
 Not received or incorrect [11](#)
Free file [8](#), [9](#), [41](#)

G

Getting tax help [26](#)
Gift to reduce public debt [25](#)

H

Health care: Individual Responsibility [18](#)
Household employee:
 Form W-2 not received [10](#)
How to comment on forms [39](#)

I

Identity Protection PIN [22](#)
Identity theft [24](#)
Income tax withheld (federal) [12](#)
Injured spouse [18](#)
Innocent spouse relief [25](#)
Installment payments [21](#)
Interest, late payment of tax [21](#)
Interest income:
 Taxable [11](#)
 Tax-exempt [11](#)

K

Kidnapped child, parent of [4](#)

L

Late filing [23](#)

Late payment [21](#), [23](#)

M

Married persons, filing status [6](#)

N

Name and address [9](#)
Name change [9](#)
Nevada domestic partners [10](#)
Nonresident alien [5](#), [9](#)

P

Payments and tax:
 Amount you owe [20](#)
 What if you cannot pay? [21](#)
Penalty:
 Frivolous return [23](#)
 Interest [23](#)
 Late filing [23](#)
 Late payment [23](#)
 Underpayment of tax [21](#)
Premium tax credit [4](#), [6](#)
Preparer, tax return [22](#)
Presidential election \$3 check-off [9](#)
Private delivery service [24](#)
Public debt, gift to reduce the [25](#)

R

Railroad retirement benefits treated as social security [10](#)
Recordkeeping [25](#)
Refund [18](#)
Refunds of state and local income taxes [10](#)
Resident alien [5](#)
Return checklist to avoid mistakes [23](#)
Round off to whole dollars [10](#)

S

Salaries [10](#)
Same-sex marriage [6](#)
Scholarship and fellowship grants [10](#)
Signing your return [22](#)
Single person, filing status [6](#)
Social security benefits [10](#)
Social security number [9](#)
State and local income taxes, refunds of [10](#)

T

Tax assistance [26](#)
Tax-exempt interest [11](#)
Tax figured by the IRS [18](#)
Taxpayer Advocate Service (TAS) [25](#)
Taxpayer Bill of Rights [29](#)
Third party designee [21](#)
Tip income [10](#)

U

Unemployment compensation [12](#)

W

Wages [10](#)
Washington domestic partners [10](#)
What's new [3](#)
When you should file [5](#)
Who can use Form 1040EZ [5](#)
Who must file [7](#)
Who should file [5](#)
Withholding and estimated tax payments for 2015 [24](#)

Where Do You File?



Mail your return to the address shown below that applies to you. If you want to use a private delivery service, see [Private delivery services](#) in Section 4, earlier. Envelopes without enough postage will be returned to you by the post office. Also, include your complete return address.

IF you live in...	THEN use this address if you:	
	Are requesting a refund or are not enclosing a check or money order...	Are enclosing a check or money order...
Florida, Louisiana, Mississippi, Texas	Department of the Treasury Internal Revenue Service Austin, TX 73301-0014	Internal Revenue Service P.O. Box 1214 Charlotte, NC 28201-1214
Alaska, Arizona, California, Colorado, Hawaii, Idaho, Nevada, New Mexico, Oregon, Utah, Washington, Wyoming	Department of the Treasury Internal Revenue Service Fresno, CA 93888-0014	Internal Revenue Service P.O. Box 7704 San Francisco, CA 94120-7704
Arkansas, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, North Dakota, Ohio, Oklahoma, South Dakota, Wisconsin	Department of the Treasury Internal Revenue Service Fresno, CA 93888-0014	Internal Revenue Service P.O. Box 802501 Cincinnati, OH 45280-2501
Alabama, Georgia, Kentucky, New Jersey, North Carolina, South Carolina, Tennessee, Virginia	Department of the Treasury Internal Revenue Service Kansas City, MO 64999-0014	Internal Revenue Service P.O. Box 931000 Louisville, KY 40293-1000
Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New York, Pennsylvania, Rhode Island, Vermont, West Virginia	Department of the Treasury Internal Revenue Service Kansas City, MO 64999-0014	Internal Revenue Service P.O. Box 37008 Hartford, CT 06176-7008
A foreign country, U.S. possession or territory*, or use an APO or FPO address, or file Form 2555, 2555-EZ, or 4563, or are a dual-status alien.	Department of the Treasury Internal Revenue Service Austin, TX 73301-0215	Internal Revenue Service P.O. Box 1303 Charlotte, NC 28201-1303

* If you live in American Samoa, Puerto Rico, Guam, the U.S. Virgin Islands, or the Northern Mariana Islands, see Pub. 570.